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September 1982

Monthly Survey of LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

This survey gives:

Monthly totals for the industry of ordinary sales volume, numbers of new ordinary policies, group sales volume under new or amended contracts, and—for the United States—industrial sales volume. The total ordinary sales volume in each state and province is also shown. Percent changes between the current period and the corresponding period of the previous year are shown.

Ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The ordinary data include mass-marketed ordinary business, and the group data are based on new or amended contracts and exclude additions to current contracts.

Comparisons with Previous Year

	FACE AMOUNT		NUMBER OF POLICIES		ANNUALIZED PREMIUM	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
Ordinary	122%	119%	100%	96%	100%	99%
Group	125%	87%	—	—	—	—
Industrial	87%	68%	—	—	—	—
CANADA						
Ordinary	120%	120%	107%	106%	113%	111%
Group	72%	109%	—	—	—	—

The industry totals are estimates based on monthly reports from: 164 companies operating in the United States representing 66 percent of the 1980 new ordinary volume sold in that country, 61 percent of the number of new ordinary policies, 75 percent of the volume of new or amended group contracts, and 45 percent of the new industrial volume; 44 companies operating in Canada representing 80 percent of the 1980 new ordinary volume, 83 percent of the number of new ordinary policies, and 77 percent of the volume of new or amended group contracts.

The 148 companies operating in the United States for which the monthly sales results for premiums, policies, volume, and their derived statistics are reported represent 65 percent of the 1980 United States ordinary volume and 62 percent of the ordinary policies sold; the 40 companies operating in Canada represent 74 percent of the 1980 Canadian ordinary volume and 74 percent of the policies. Since no industry data are available on total new ordinary premiums sold, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1978. The in force categories and, in parentheses, the number of contributing companies or departments in each:

UNITED STATES

Ordinary companies or departments

Group 1—$10 billion or more (20)
Group 2—$4 billion to $10 billion (23)
Group 3—$2 billion to $4 billion (28)
Group 4—$1 billion to $2 billion (24)
Group 5—$500 million to $1 billion (19)
Group 6—Less than $500 million (22)

Home service companies or departments

Group 7—$25 billion or more (2)
Group 8—$5 billion to $25 billion (4)
Group 9—Less than $5 billion (17)

Canada

Group 1—$2 billion or more (15)
Group 2—$700 million to $2 billion (14)
Group 3—Less than $700 million (11)

Industry Sales

ORDINARY

	Face Amount (in millions)			Number of Policies (in thousands)		
	1981	1982	1982/1981	1981	1982	1982/1981
January	$ 29,094	$ 34,503	119%	1,055	949	90%
February	32,073	38,259	119	1,226	1,136	93
March	38,871	47,406	122	1,482	1,397	94
April	39,581	44,659	113	1,369	1,238	90
May	36,482	43,924	120	1,252	1,230	98
June	40,913	48,263	118	1,361	1,304	96
July	38,118	43,297	114	1,212	1,187	98
August	36,769	45,086	123	1,238	1,301	105
September	38,762	47,447	122	1,258	1,262	100
October	41,267			1,344		
November	40,413			1,290		
December	51,502			1,331		
Year total	$463,845			15,418		
Year to date	$330,663	$392,844	119%	11,453	11,004	96%

Face Amount by State (in thousands)

	Month	Year to date	1982/1981 Month	1982/1981 Year to date		Month	Year to date	1982/1981 Month	1982/1981 Year to date
Alabama	$ 845,690	$ 7,348,572	122%	119%	Montana	$ 151,619	$ 1,272,458	150%	118%
Alaska	92,433	737,669	153	130	Nebraska	396,408	3,539,141	122	119
Arizona	649,379	5,184,754	129	121	Nevada	149,924	1,368,961	91	122
Arkansas	502,037	3,917,122	152	149	New Hampshire	157,897	1,442,476	109	114
California	5,763,507	46,415,979	123	120	New Jersey	1,416,124	11,790,304	118	112
Colorado	842,178	7,248,322	122	124	New Mexico	298,570	2,256,715	129	122
Connecticut	669,926	6,193,171	109	119	New York	2,645,613	22,618,186	117	109
Delaware	156,995	1,069,233	146	115	North Carolina	1,201,516	9,982,774	116	117
D.C.	144,676	1,378,847	107	128	North Dakota	208,949	1,702,348	138	139
Florida	2,314,777	18,912,359	121	119	Ohio	2,085,472	16,851,839	129	116
Georgia	1,425,767	12,177,961	122	126	Oklahoma	783,373	6,686,016	115	121
Hawaii	257,857	2,002,650	118	114	Oregon	490,236	4,131,279	131	121
Idaho	216,317	1,831,848	117	121	Pennsylvania	1,744,314	15,177,812	114	112
Illinois	2,106,115	18,200,815	115	114	Rhode Island	178,802	1,557,932	102	105
Indiana	1,044,135	8,179,022	114	113	South Carolina	738,871	5,816,946	136	126
Iowa	625,954	4,988,425	125	113	South Dakota	179,186	1,510,431	136	137
Kansas	545,026	4,603,191	123	120	Tennessee	1,149,131	8,766,295	148	131
Kentucky	641,461	4,625,181	137	115	Texas	4,165,686	34,658,433	120	125
Louisiana	1,266,701	10,053,131	125	124	Utah	518,846	4,657,803	142	150
Maine	171,783	1,274,188	125	116	Vermont	81,646	671,564	137	129
Maryland	754,597	6,773,065	111	110	Virginia	1,232,646	9,634,230	133	114
Massachusetts	904,504	8,278,182	110	117	Washington	830,764	7,397,224	127	128
Michigan	1,310,480	10,197,892	127	112	West Virginia	227,067	1,791,682	112	104
Minnesota	848,838	6,699,390	133	118	Wisconsin	746,753	6,503,640	114	115
Mississippi	537,831	4,208,922	142	125	Wyoming	100,113	804,941	107	110
Missouri	928,842	7,751,687	124	120	U.S. TOTAL	$47,447,332	$392,843,008	122%	119%

GROUP

Face Amount (in millions)

	1981	1982	1982/1981
January	$ 14,391	$ 17,999	125%
February	13,537	15,242	113
March	17,966	24,192	135
April	12,953	14,665	113
May	14,438	16,217	112
June	59,159*	19,342	33
July	19,378	15,535	80
August	18,370	17,874	97
September	18,393	23,009	125
October	59,694*		
November	17,773		
December	80,299*		
Year total	$346,351		
Year to date	$188,585	$164,075	87%

*June and October include $40,000 million and $44,400 million FEGLI respectively; December includes $45,626 million SGLI.

INDUSTRIAL

Face Amount (in millions)

	1981	1982	1982/1981
January	$ 178	$ 98	55%
February	173	135	78
March	255	152	60
April	215	134	62
May	225	126	56
June	152	116	76
July	152	106	70
August	149	121	81
September	144	125	87
October	242		
November	119		
December	132		
Year total	$2,136		
Year to date	$1,643	$1,113	68%

Ordinary Sales Results of 148 Companies

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES		PREMIUM PER $1,000		AVERAGE SIZE POLICY		PREMIUM PER POLICY		1982/1981						
	1981	1982	1981	1982	1981	1982	1981	1982	1981	1982	1981	1982	Annualized premium	Face amount	Number of policies	Premium per $1,000	Average size policy	Premium per policy	
January	$ 246,799	$ 248,583	$ 18,738,297	$ 22,026,218	639,618	573,913	$13.17	$11.29	$29,296	$38,379	$386	$433	101%	118%	90%	86%	131%	112%	January
February	253,921	250,819	20,644,028	24,485,460	732,810	681,761	12.30	10.24	28,171	35,915	347	368	99	119	93	83	127	106	February
March	308,250	309,267	24,928,600	30,262,723	887,875	833,226	12.37	10.22	28,077	36,320	347	371	100	121	94	83	129	107	March
April	307,940	282,899	25,457,109	28,582,107	822,143	748,787	12.10	9.90	30,964	38,171	375	378	92	112	91	82	123	101	April
May	286,745	284,951	23,480,009	28,204,345	751,841	744,739	12.21	10.10	31,230	37,871	381	383	99	120	99	83	121	101	May
June	321,731	311,522	26,345,061	30,918,280	821,698	789,071	12.21	10.08	32,062	39,183	392	395	97	117	96	83	122	101	June
July	293,937	281,722	24,478,401	27,708,649	731,503	713,030	12.01	10.17	33,463	38,860	402	395	96	113	97	85	116	98	July
August	283,217	301,387	23,648,703	29,229,394	747,363	776,995	11.98	10.31	31,643	37,619	379	388	106	124	104	86	119	102	August
September	290,886	291,863	24,977,433	29,489,450	756,600	741,922	11.65	9.90	33,013	39,747	384	393	100	118	98	85	120	102	September
October	304,395		26,574,434		791,521		11.45		33,574		385								October
November	291,224		26,070,535		769,711		11.17		33,871		378								November
December	376,177		33,487,912		805,396		11.23		41,579		467								December
Year total	$3,565,222		$298,830,522		9,258,079		$11.93		$32,278		$385								**Year total**
Year to date	$2,593,426	$2,563,013	$212,697,641	$250,906,626	6,891,451	6,603,444	$12.19	$10.22	$30,864	$37,996	$376	$388	99%	118%	96%	84%	123%	103%	**Year to date**

125 Ordinary Companies and 11 Ordinary Departments of Home Service Companies

Total group																			**Total group**
Month	$ 224,218	$ 223,953	$ 20,725,858	$ 24,815,098	422,370	414,817	$10.82	$ 9.02	$49,070	$59,822	$531	$540	100%	120%	98%	83%	122%	102%	**Month**
Year to date	$2,021,556	$1,983,799	$175,551,968	$212,244,889	3,877,951	3,666,165	$11.52	$ 9.35	$45,269	$57,893	$521	$541	98%	121%	95%	81%	128%	104%	**Year to date**
Group 1—Month	$ 137,596	$ 132,815	$ 12,524,462	$ 14,390,568	261,628	257,885	$10.99	$ 9.23	$47,871	$55,802	$526	$515	97%	115%	99%	84%	117%	98%	Group 1—Month
Year to date	$1,262,666	$1,178,464	$106,793,178	$123,175,845	2,453,525	2,261,742	$11.82	$ 9.57	$43,526	$54,461	$515	$521	93%	115%	92%	81%	125%	101%	Year to date
Group 2—Month	$ 41,652	$ 41,291	$ 3,423,525	$ 4,178,746	64,969	62,546	$12.17	$ 9.88	$52,695	$66,811	$641	$660	99%	122%	96%	81%	127%	103%	Group 2—Month
Year to date	$ 375,083	$ 380,589	$ 30,180,896	$ 34,343,109	609,392	560,467	$12.43	$11.08	$49,526	$61,276	$616	$679	101%	114%	92%	89%	124%	110%	Year to date
Group 3—Month	$ 25,037	$ 27,306	$ 2,563,700	$ 3,350,937	52,856	46,051	$ 9.77	$ 8.15	$48,503	$72,766	$474	$593	109%	131%	87%	83%	150%	125%	Group 3—Month
Year to date	$ 210,627	$ 234,736	$ 21,164,669	$ 30,407,790	433,334	426,721	$ 9.95	$ 7.72	$48,841	$71,259	$486	$550	111%	144%	98%	78%	146%	113%	Year to date
Group 4—Month	$ 11,978	$ 13,670	$ 1,315,880	$ 1,779,271	22,131	24,928	$ 9.10	$ 7.68	$59,459	$71,376	$541	$548	114%	135%	113%	84%	120%	101%	Group 4—Month
Year to date	$ 108,789	$ 108,882	$ 10,564,084	$ 14,712,913	204,568	219,046	$10.30	$ 7.40	$51,641	$67,168	$532	$497	100%	139%	107%	72%	130%	93%	Year to date
Group 5—Month	$ 5,709	$ 6,735	$ 612,672	$ 767,374	14,008	16,551	$ 9.32	$ 8.78	$43,737	$46,364	$408	$407	118%	125%	118%	94%	106%	100%	Group 5—Month
Year to date	$ 44,373	$ 61,144	$ 4,734,242	$ 6,433,567	116,830	137,938	$ 9.37	$ 9.50	$40,522	$46,641	$380	$443	138%	136%	118%	101%	115%	117%	Year to date
Group 6—Month	$ 2,246	$ 2,136	$ 285,619	$ 348,202	6,778	6,856	$ 7.86	$ 6.13	$42,139	$50,788	$331	$312	95%	122%	101%	78%	121%	94%	Group 6—Month
Year to date	$ 20,018	$ 19,984	$ 2,114,899	$ 3,171,665	60,302	60,251	$ 9.47	$ 6.30	$35,072	$52,641	$332	$332	100%	150%	100%	67%	150%	100%	Year to date

23 Home Service Companies and Departments

Excluding weekly premium ordinary

Total group																			**Total group**
Month	$ 63,832	$ 65,880	$ 4,188,748	$ 4,624,733	307,670	307,586	$15.24	$14.25	$13,614	$15,036	$207	$214	103%	110%	100%	94%	110%	103%	**Month**
Year to date	$ 544,331	$ 557,431	$ 36,523,679	$ 38,185,024	2,742,670	2,736,945	$14.90	$14.60	$13,317	$13,952	$198	$204	102%	105%	100%	98%	105%	103%	**Year to date**
Group 7—Month	$ 33,417	$ 32,054	$ 2,328,944	$ 2,344,921	109,448	104,688	$14.35	$13.67	$21,279	$22,399	$305	$306	96%	101%	96%	95%	105%	100%	Group 7—Month
Year to date	$ 282,233	$ 266,581	$ 20,743,219	$ 19,391,930	987,691	873,355	$13.61	$13.75	$21,002	$22,204	$286	$305	94%	93%	88%	101%	106%	107%	Year to date
Group 8—Month	$ 13,842	$ 15,193	$ 924,744	$ 1,076,673	85,564	89,237	$14.97	$14.11	$10,808	$12,065	$162	$170	110%	116%	104%	94%	112%	105%	Group 8—Month
Year to date	$ 115,773	$ 134,953	$ 7,303,632	$ 8,888,158	696,276	814,766	$15.85	$15.18	$10,490	$10,909	$166	$166	117%	122%	117%	96%	104%	100%	Year to date
Group 9—Month	$ 16,573	$ 18,633	$ 935,060	$ 1,203,139	112,658	113,661	$17.72	$15.49	$ 8,300	$10,585	$147	$164	112%	129%	101%	87%	128%	112%	Group 9—Month
Year to date	$ 146,325	$ 155,897	$ 8,476,828	$ 9,904,936	1,058,703	1,048,824	$17.26	$15.74	$ 8,007	$ 9,444	$138	$149	107%	117%	99%	91%	118%	108%	Year to date

Weekly premium ordinary

Month	$ 2,836	$ 2,030	$ 62,827	$ 49,619	26,560	19,519	$45.14	$40.91	$ 2,365	$ 2,542	$107	$104	72%	79%	73%	91%	107%	97%	**Month**
Year to date	$ 27,539	$ 21,783	$ 621,994	$ 476,713	270,830	200,334	$44.28	$45.69	$ 2,297	$ 2,380	$102	$109	79%	77%	74%	103%	104%	107%	**Year to date**

CANADA

Industry Sales

ORDINARY

	Face Amount (In thousands)			Number of Policies		
	1981	1982	1982/1981	1981	1982	1982/1981
January	$ 2,578,748	$ 3,204,040	124%	63,955	67,857	106%
February	3,258,714	4,326,305	133	85,871	95,709	111
March	3,717,855	4,943,339	133	96,776	104,312	108
April	3,823,493	4,424,390	116	93,146	95,651	103
May	3,730,674	4,431,341	119	92,392	97,149	105
June	4,174,144	4,755,689	114	98,630	102,355	104
July	3,924,266	4,281,297	109	88,063	90,358	103
August	3,305,520	3,974,662	120	72,855	81,999	113
September	3,878,656	4,662,104	120	92,274	98,611	107
October	4,332,630			106,604		
November	4,599,028			104,238		
December	5,207,327			101,969		
Year total	$46,531,055			1,096,773		
Year to date	$32,392,070	$39,003,167	120%	783,962	834,001	106%

Face Amount by Province (in thousands)

			1982/1981	
	Month	Year to date	Month	Year to date
Alberta	$ 556,495	$ 4,864,333	104%	120%
British Columbia	526,013	4,680,050	113	115
Manitoba	196,203	1,429,526	146	124
New Brunswick	93,408	762,096	126	125
Newfoundland	52,491	431,620	117	124
Nova Scotia	102,098	792,520	137	118
Ontario	1,344,176	12,324,829	113	117
Prince Edward Is.	19,708	123,367	171	114
Quebec	1,625,860	12,473,501	131	125
Saskatchewan	145,652	1,121,325	135	125
Canada total	$4,662,104	$39,003,167	120%	120%

GROUP

	Face Amount (in thousands)		
	1981	1982	1982/1981
January	$ 1,463,814	$ 2,693,014	184%
February	2,839,386	1,253,002	44
March	2,339,791	3,336,215	143
April	1,521,624	2,127,281	140
May	1,466,359	2,227,614	152
June	2,257,118	2,109,677	93
July	1,564,429	2,075,078	133
August	1,689,320	1,667,257	99
September	2,725,288	1,955,432	72
October	1,851,872		
November	2,213,515		
December	3,883,105		
Year total	$25,815,621		
Year to date	$17,867,129	$19,444,570	109%

Ordinary Sales Results of 40 Companies

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES		PREMIUM PER $1,000		AVERAGE SIZE POLICY		PREMIUM PER POLICY		1982/1981						
	1981	1982	1981	1982	1981	1982	1981	1982	1981	1982	1981	1982	Annualized premium	Face amount	Number of policies	Premium per $1,000	Average size policy	Premium per policy	
January	$ 16,880	$ 18,918	$ 1,856,531	$ 2,330,948	45,496	47,741	$ 9.09	$ 8.12	$40,806	$48,825	$371	$396	112%	126%	105%	89%	120%	107%	January
February	21,338	24,285	2,380,506	3,158,723	62,658	67,913	8.96	7.69	37,992	46,511	341	358	114	133	108	86	122	105	February
March	24,010	26,716	2,653,381	3,621,298	67,778	73,568	9.05	7.38	39,148	49,224	354	363	111	136	109	82	126	103	March
April	23,906	25,919	2,817,197	3,263,262	68,086	68,531	8.49	7.94	41,377	47,617	351	378	108	116	101	94	115	108	April
May	22,921	25,288	2,714,011	3,215,345	66,491	67,709	8.45	7.86	40,818	47,488	345	373	110	118	102	93	116	108	May
June	25,518	28,104	3,065,033	3,524,092	71,087	73,859	8.33	7.97	43,117	47,714	359	381	110	115	104	96	111	106	June
July	23,889	25,049	2,870,003	3,140,592	63,255	64,176	8.32	7.98	45,372	48,937	378	390	105	109	101	96	108	103	July
August	19,812	22,600	2,428,313	2,865,977	52,208	57,060	8.16	7.89	46,512	50,227	379	396	114	118	109	97	108	104	August
September	22,517	25,523	2,758,003	3,311,542	63,440	68,495	8.16	7.71	43,474	48,347	355	373	113	120	108	94	111	105	September
October	26,749		3,126,430		75,797		8.56		41,247		353								October
November	27,930		3,325,475		73,203		8.40		45,428		382								November
December	32,594		3,834,781		72,884		8.50		52,615		447								December
Year total	$288,064		$33,829,664		782,383		$ 8.52		$43,239		$368								Year total
Year to date	$200,791	$222,402	$23,542,978	$28,431,779	560,499	589,052	$ 8.53	$ 7.82	$42,004	$48,267	$358	$378	111%	121%	105%	92%	115%	106%	**Year to date**
Group 1—Month	$ 17,111	$ 18,384	$ 1,994,451	$ 2,257,863	49,607	52,091	$ 8.58	$ 8.14	$40,205	$43,345	$345	$353	107%	113%	105%	95%	108%	102%	Group 1—Month
Year to date	$153,084	$160,277	$17,203,530	$19,090,408	437,480	438,982	$ 8.90	$ 8.40	$39,324	$43,488	$350	$365	105%	111%	100%	94%	111%	104%	Year to date
Group 2—Month	$ 4,027	$ 5,775	$ 547,723	$ 806,852	10,105	12,695	$ 7.35	$ 7.16	$54,203	$63,557	$399	$455	143%	147%	126%	97%	117%	114%	Group 2—Month
Year to date	$ 35,681	$ 46,785	$ 4,491,938	$ 6,643,968	88,776	113,118	$ 7.94	$ 7.04	$50,599	$58,735	$402	$414	131%	148%	127%	89%	116%	103%	Year to date
Group 3—Month	$ 1,379	$ 1,364	$ 215,829	$ 246,827	3,728	3,709	$ 6.39	$ 5.53	$57,894	$66,548	$370	$368	99%	114%	99%	87%	115%	99%	Group 3—Month
Year to date	$ 12,026	$ 15,340	$ 1,847,510	$ 2,697,403	34,243	36,952	$ 6.51	$ 5.69	$53,953	$72,997	$351	$415	128%	146%	108%	87%	135%	118%	Year to date

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Monthly Survey of

LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

This survey gives:

Monthly totals for the industry of ordinary sales volume, numbers of new ordinary policies, group sales volume under new or amended contracts, and—for the United States—industrial sales volume. The total ordinary sales volume in each state and province is also shown. Percent changes between the current period and the corresponding period of the previous year are shown.

Ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The ordinary data include mass-marketed ordinary business, and the group data are based on new or amended contracts and exclude additions to current contracts.

Comparisons with Previous Year

	FACE AMOUNT		NUMBER OF POLICIES		ANNUALIZED PREMIUM	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
Ordinary	122%	119%	101%	97%	100%	99%
Group	35%	75%	—	—	—	—
Industrial	48%	65%	—	—	—	—
CANADA						
Ordinary	124%	121%	109%	107%	107%	110%
Group	118%	110%	—	—	—	—

The industry totals are estimates based on monthly reports from: 164 companies operating in the United States representing 66 percent of the 1980 new ordinary volume sold in that country, 61 percent of the number of new ordinary policies, 75 percent of the volume of new or amended group contracts, and 45 percent of the new industrial volume; 44 companies operating in Canada representing 80 percent of the 1980 new ordinary volume, 83 percent of the number of new ordinary policies, and 77 percent of the volume of new or amended group contracts.

The 148 companies operating in the United States for which the monthly sales results for premiums, policies, volume, and their derived statistics are reported represent 65 percent of the 1980 United States ordinary volume and 62 percent of the ordinary policies sold; the 40 companies operating in Canada represent 74 percent of the 1980 Canadian ordinary volume and 74 percent of the policies. Since no industry data are available on total new ordinary premiums sold, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1978. The in force categories and, in parentheses, the number of contributing companies or departments in each:

UNITED STATES

Ordinary companies or departments

Group 1—$10 billion or more (20)
Group 2—$4 billion to $10 billion (23)
Group 3—$2 billion to $4 billion (28)
Group 4—$1 billion to $2 billion (24)
Group 5—$500 million to $1 billion (19)
Group 6—Less than $500 million (22)

Home service companies or departments

Group 7—$25 billion or more (2)
Group 8—$5 billion to $25 billion (4)
Group 9—Less than $5 billion (17)

Canada

Group 1—$2 billion or more (15)
Group 2—$700 million to $2 billion (14)
Group 3—Less than $700 million (11)

Industry Sales

ORDINARY

	Face Amount (in millions)			Number of Policies (in thousands)		
	1981	1982	1982/1981	1981	1982	1982/1981
January	$ 29,094	$ 34,503	119%	1,055	949	90%
February	32,073	38,259	119	1,226	1,136	93
March	38,871	47,406	122	1,482	1,397	94
April	39,581	44,659	113	1,369	1,238	90
May	36,482	43,924	120	1,252	1,230	98
June	40,913	48,263	118	1,361	1,304	96
July	38,118	43,297	114	1,212	1,187	98
August	36,769	45,086	123	1,238	1,301	105
September	38,762	47,447	122	1,258	1,262	100
October	41,267	50,536	122	1,344	1,352	101
November	40,413			1,290		
December	51,502			1,331		
Year total	$463,845			15,418		
Year to date	$371,930	$443,380	119%	12,797	12,356	97%

Face Amount by State (in thousands)

	Month	Year to date	1982/1981 Month	1982/1981 Year to date		Month	Year to date	1982/1981 Month	1982/1981 Year to date
Alabama	$ 892,425	$ 8,240,997	120%	119%	Montana	$ 164,119	$ 1,436,577	133%	119%
Alaska	90,358	828,027	129	129	Nebraska	438,268	3,977,409	127	120
Arizona	653,507	5,838,261	119	121	Nevada	136,182	1,505,143	93	119
Arkansas	563,192	4,480,314	141	148	New Hampshire	172,946	1,615,422	104	113
California	5,852,838	52,268,817	120	120	New Jersey	1,607,396	13,397,700	127	114
Colorado	880,705	8,129,027	124	124	New Mexico	346,063	2,602,778	154	126
Connecticut	733,604	6,926,775	115	119	New York	2,823,959	25,442,145	119	110
Delaware	152,748	1,221,981	167	119	North Carolina	1,345,272	11,328,046	127	119
D.C.	176,783	1,555,630	168	132	North Dakota	200,212	1,902,560	127	137
Florida	2,415,021	21,327,380	124	119	Ohio	2,342,818	19,194,657	128	117
Georgia	1,497,950	13,675,911	123	126	Oklahoma	844,686	7,530,702	125	122
Hawaii	251,753	2,254,403	117	115	Oregon	534,911	4,666,190	129	122
Idaho	205,465	2,037,313	109	119	Pennsylvania	2,005,408	17,183,220	118	113
Illinois	2,301,838	20,502,653	117	114	Rhode Island	183,189	1,741,121	95	104
Indiana	1,109,978	9,289,000	114	113	South Carolina	721,040	6,537,986	119	126
Iowa	653,995	5,642,420	121	114	South Dakota	200,244	1,710,675	151	139
Kansas	601,686	5,204,877	116	120	Tennessee	1,241,493	10,007,788	147	133
Kentucky	718,646	5,343,827	140	117	Texas	4,361,038	39,019,471	123	125
Louisiana	1,320,944	11,374,075	125	124	Utah	494,446	5,152,249	107	144
Maine	174,007	1,448,195	119	116	Vermont	69,375	740,939	112	127
Maryland	846,797	7,619,862	109	110	Virginia	1,296,972	10,931,202	122	115
Massachusetts	955,690	9,233,872	104	115	Washington	954,094	8,351,318	137	129
Michigan	1,378,452	11,576,344	121	113	West Virginia	247,376	2,039,058	124	106
Minnesota	874,821	7,574,211	132	119	Wisconsin	818,564	7,322,204	119	116
Mississippi	535,699	4,744,621	135	126	Wyoming	108,171	913,112	143	113
Missouri	1,039,161	8,790,848	128	121	U.S. TOTAL	$50,536,305	$443,379,313	122%	119%

GROUP

Face Amount (in millions)

	1981	1982	1982/1981
January	$ 14,391	$ 17,999	125%
February	13,537	15,242	113
March	17,966	24,192	135
April	12,953	14,665	113
May	14,438	16,217	112
June	59,159*	19,342	33
July	19,378	15,535	80
August	18,370	17,874	97
September	18,393	23,009	125
October	59,694*	20,979	35
November	17,773		
December	80,299*		
Year total	$346,351		
Year to date	$248,279	$185,054	75%

*June and October include $40,000 million and $44,400 million FEGLI respectively; December includes $45,626 million SGLI.

INDUSTRIAL

Face Amount (in millions)

	1981	1982	1982/1981
January	$ 178	$ 98	55%
February	173	135	78
March	255	152	60
April	215	134	62
May	225	126	56
June	152	116	76
July	152	106	70
August	149	121	81
September	144	125	87
October	203 **	115	57
November	119		
December	132		
Year total	$2,097 **		
Year to date	$1,846 **	$1,228	67%

**Revised figures.

SEPT

1982

UNITED STATES

Ordinary Sales Results of 148 Companies

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES		PREMIUM PER $1,000		AVERAGE SIZE POLICY		PREMIUM PER POLICY		1982/1981						
	1981	1982	1981	1982	1981	1982	1981	1982	1981	1982	1981	1982	Annualized premium	Face amount	Number of policies	Premium per $1,000	Average size policy	Premium per policy	
January	$ 246,799	$ 248,583	$ 18,738,297	$ 22,026,218	639,618	573,913	$13.17	$11.29	$29,296	$38,379	$386	$433	101%	118%	90%	86%	131%	112%	January
February	253,921	250,819	20,644,028	24,485,460	732,810	681,761	12.30	10.24	28,171	35,915	347	368	99	119	93	83	127	106	February
March	308,250	309,267	24,928,600	30,262,723	887,875	833,226	12.37	10.22	28,077	36,320	347	371	100	121	94	83	129	107	March
April	307,940	282,899	25,457,109	28,582,107	822,143	748,787	12.10	9.90	30,964	38,171	375	378	92	112	91	82	123	101	April
May	286,745	284,951	23,480,009	28,204,345	751,841	744,739	12.21	10.10	31,230	37,871	381	383	99	120	99	83	121	101	May
June	321,731	311,522	26,345,061	30,918,280	821,698	789,071	12.21	10.08	32,062	39,183	392	395	97	117	96	83	122	101	June
July	293,937	281,722	24,478,401	27,708,649	731,503	713,030	12.01	10.17	33,463	38,860	402	395	96	113	97	85	116	98	July
August	283,217	301,387	23,648,703	29,229,394	747,363	776,995	11.98	10.31	31,643	37,619	379	388	106	124	104	86	119	102	August
September	290,886	291,863	24,977,433	29,489,450	756,600	741,922	11.65	9.90	33,013	39,747	384	393	100	118	98	85	120	102	September
October	304,395	304,648	26,574,434	31,641,836	791,521	800,870	11.45	9.63	33,574	39,509	385	380	100	119	101	84	118	99	October
November	291,224		26,070,535		769,711		11.17		33,871		378								November
December	376,177		33,487,912		805,396		11.23		41,579		467								December
Year total	$3,565,222		$298,830,522		9,258,079		$11.93		$32,278		$385								**Year total**
Year to date	$2,897,821	$2,867,661	$239,272,075	$282,548,462	7,682,972	7,404,314	$12.11	$10.15	$31,143	$38,160	$377	$387	99%	118%	96%	84%	123%	103%	**Year to date**

125 Ordinary Companies and 11 Ordinary Departments of Home Service Companies

Total group																			**Total group**
Month	$ 234,040	$ 230,223	$ 22,131,929	$ 26,456,993	451,643	444,981	$10.57	$ 8.70	$49,003	$59,456	$518	$517	98%	120%	99%	82%	121%	100%	**Month**
Year to date	$2,255,596	$2,214,022	$197,683,897	$238,701,882	4,329,594	4,111,146	$11.41	$ 9.28	$45,659	$58,062	$521	$539	98%	121%	95%	81%	127%	103%	**Year to date**
Group 1—Month	$ 144,568	$ 139,446	$ 13,245,534	$ 15,861,266	279,295	280,862	$10.91	$ 8.79	$47,425	$56,474	$518	$496	96%	120%	101%	81%	119%	96%	Group 1—Month
Year to date	$1,407,234	$1,317,910	$120,038,712	$139,037,111	2,732,820	2,542,604	$11.72	$ 9.48	$43,925	$54,683	$515	$518	94%	116%	93%	81%	124%	101%	Year to date
Group 2—Month	$ 44,172	$ 40,516	$ 3,707,760	$ 4,217,960	69,308	62,764	$11.91	$ 9.61	$53,497	$67,203	$637	$646	92%	114%	91%	81%	126%	101%	Group 2—Month
Year to date	$ 419,255	$ 421,105	$ 33,888,656	$ 38,561,069	678,700	623,231	$12.37	$10.92	$49,932	$61,873	$618	$676	100%	114%	92%	88%	124%	109%	Year to date
Group 3—Month	$ 24,834	$ 26,843	$ 2,771,116	$ 3,324,784	54,211	49,962	$ 8.96	$ 8.07	$51,117	$66,546	$458	$537	108%	120%	92%	90%	130%	117%	Group 3—Month
Year to date	$ 235,461	$ 261,579	$ 23,935,785	$ 33,732,574	487,545	476,683	$ 9.84	$ 7.75	$49,095	$70,765	$483	$549	111%	141%	98%	79%	144%	114%	Year to date
Group 4—Month	$ 11,064	$ 12,574	$ 1,338,170	$ 1,792,118	23,515	25,221	$ 8.27	$ 7.02	$56,907	$71,057	$471	$499	114%	134%	107%	85%	125%	106%	Group 4—Month
Year to date	$ 119,853	$ 121,456	$ 11,902,254	$ 16,505,031	228,083	244,267	$10.07	$ 7.36	$52,184	$67,570	$525	$497	101%	139%	107%	73%	129%	95%	Year to date
Group 5—Month	$ 7,357	$ 8,278	$ 769,349	$ 894,789	18,678	18,759	$ 9.56	$ 9.25	$41,190	$47,699	$394	$441	113%	116%	100%	97%	115%	112%	Group 5—Month
Year to date	$ 51,730	$ 69,422	$ 5,503,591	$ 7,328,356	135,508	156,697	$ 9.40	$ 9.47	$40,615	$46,768	$382	$443	134%	133%	116%	101%	115%	116%	Year to date
Group 6—Month	$ 2,045	$ 2,566	$ 300,000	$ 366,076	6,636	7,413	$ 6.82	$ 7.01	$45,208	$49,383	$308	$346	125%	122%	112%	103%	109%	112%	Group 6—Month
Year to date	$ 22,063	$ 22,550	$ 2,414,899	$ 3,537,741	66,938	67,664	$ 9.14	$ 6.37	$36,077	$52,284	$330	$333	102%	146%	101%	70%	145%	101%	Year to date

23 Home Service Companies and Departments

Excluding weekly premium ordinary

Total group																			**Total group**
Month	$ 67,799	$ 72,460	$ 4,384,108	$ 5,136,754	315,475	336,932	$15.46	$14.11	$13,897	$15,246	$215	$215	107%	117%	107%	91%	110%	100%	**Month**
Year to date	$ 612,130	$ 629,891	$ 40,907,787	$ 43,321,778	3,058,145	3,073,877	$14.96	$14.54	$13,377	$14,094	$200	$205	103%	106%	101%	97%	105%	103%	**Year to date**
Group 7—Month	$ 37,700	$ 35,952	$ 2,519,343	$ 2,559,468	122,682	116,908	$14.96	$14.05	$20,536	$21,893	$307	$308	95%	102%	95%	94%	107%	100%	Group 7—Month
Year to date	$ 319,933	$ 302,533	$ 23,262,562	$ 21,951,398	1,110,373	990,263	$13.75	$13.78	$20,950	$22,167	$288	$306	95%	94%	89%	100%	106%	106%	Year to date
Group 8—Month	$ 13,636	$ 15,971	$ 893,828	$ 1,241,306	79,694	88,391	$15.26	$12.87	$11,216	$14,043	$171	$181	117%	139%	111%	84%	125%	106%	Group 8—Month
Year to date	$ 129,409	$ 150,924	$ 8,197,460	$ 10,129,464	775,970	903,157	$15.79	$14.90	$10,564	$11,216	$167	$167	117%	124%	116%	94%	106%	100%	Year to date
Group 9—Month	$ 16,463	$ 20,537	$ 970,937	$ 1,335,980	113,099	131,633	$16.96	$15.37	$ 8,585	$10,149	$146	$156	125%	138%	116%	91%	118%	107%	Group 9—Month
Year to date	$ 162,788	$ 176,434	$ 9,447,765	$ 11,240,916	1,171,802	1,180,457	$17.23	$15.70	$ 8,063	$ 9,523	$139	$149	108%	119%	101%	91%	118%	107%	Year to date

Weekly premium ordinary

Month	$ 2,556	$ 1,965	$ 58,397	$ 48,089	24,403	18,957	$43.77	$40.86	$ 2,393	$ 2,537	$105	$104	77%	82%	78%	93%	106%	99%	**Month**
Year to date	$ 30,095	$ 23,748	$ 680,391	$ 524,802	295,233	219,291	$44.23	$45.25	$ 2,305	$ 2,393	$102	$108	79%	77%	74%	102%	104%	106%	**Year to date**

CANADA

Industry Sales

ORDINARY

	Face Amount (in thousands)			Number of Policies		
	1981	1982	1982/1981	1981	1982	1982/1981
January	$ 2,578,748	$ 3,204,040	124%	63,955	67,857	106%
February	3,258,714	4,326,305	133	85,871	95,709	111
March	3,717,855	4,943,339	133	96,776	104,312	108
April	3,823,493	4,424,390	116	93,146	95,651	103
May	3,730,674	4,431,341	119	92,392	97,149	105
June	4,174,144	4,755,689	114	98,630	102,355	104
July	3,924,266	4,281,297	109	88,063	90,358	103
August	3,305,520	3,974,662	120	72,855	81,999	113
September	3,878,656	4,662,104	120	92,274	98,611	107
October	4,332,630	5,356,682	124	106,604	116,469	109
November	4,599,028			104,238		
December	5,207,327			101,969		
Year total	$46,531,055			1,096,773		
Year to date	$36,724,700	$44,359,849	121%	890,566	950,470	107%

Face Amount by Province (in thousands)

			1982/1981	
	Month	Year to date	Month	Year to date
Alberta	$ 599,076	$ 5,463,409	114%	119%
British Columbia	584,488	5,264,538	115	115
Manitoba	199,283	1,628,809	116	123
New Brunswick	94,987	857,083	118	124
Newfoundland	65,859	497,479	133	125
Nova Scotia	122,779	915,299	138	120
Ontario	1,675,525	14,000,354	119	117
Prince Edward Is.	17,959	141,326	107	113
Quebec	1,835,897	14,309,398	136	127
Saskatchewan	160,829	1,282,154	132	126
Canada total	$5,356,682	$44,359,849	124%	121%

GROUP

	Face Amount (in thousands)		
	1981	1982	1982/1981
January	$ 1,463,814	$ 2,693,014	184%
February	2,839,386	1,253,002	44
March	2,339,791	3,336,215	143
April	1,521,624	2,127,281	140
May	1,466,359	2,227,614	152
June	2,257,118	2,109,677	93
July	1,564,429	2,075,078	133
August	1,689,320	1,667,257	99
September	2,725,288	1,955,432	72
October	1,851,872	2,192,629	118
November	2,213,515		
December	3,883,105		
Year total	$25,815,621		
Year to date	$19,719,001	$21,637,199	110%

Ordinary Sales Results of 40 Companies

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES		PREMIUM PER $1,000		AVERAGE SIZE POLICY		PREMIUM PER POLICY		1982/1981						
	1981	1982	1981	1982	1981	1982	1981	1982	1981	1982	1981	1982	Annualized premium	Face amount	Number of policies	Premium per $1,000	Average size policy	Premium per policy	
January	$ 16,880	$ 18,918	$ 1,856,531	$ 2,330,948	45,496	47,741	$ 9.09	$ 8.12	$40,806	$48,825	$371	$396	112%	126%	105%	89%	120%	107%	January
February	21,338	24,285	2,380,506	3,158,723	62,658	67,913	8.96	7.69	37,992	46,511	341	358	114	133	108	86	122	105	February
March	24,010	26,716	2,653,381	3,621,298	67,778	73,568	9.05	7.38	39,148	49,224	354	363	111	136	109	82	126	103	March
April	23,906	25,919	2,817,197	3,263,262	68,086	68,531	8.49	7.94	41,377	47,617	351	378	108	116	101	94	115	108	April
May	22,921	25,288	2,714,011	3,215,345	66,491	67,709	8.45	7.86	40,818	47,488	345	373	110	118	102	93	116	108	May
June	25,518	28,104	3,065,033	3,524,092	71,087	73,859	8.33	7.97	43,117	47,714	359	381	110	115	104	96	111	106	June
July	23,889	25,049	2,870,003	3,140,592	63,255	64,176	8.32	7.98	45,372	48,937	378	390	105	109	101	96	108	103	July
August	19,812	22,600	2,428,313	2,865,977	52,208	57,060	8.16	7.89	46,512	50,227	379	396	114	118	109	97	108	104	August
September	22,517	25,523	2,758,003	3,311,542	63,440	68,495	8.16	7.71	43,474	48,347	355	373	113	120	108	94	111	105	September
October	26,749	28,706	3,126,430	3,722,278	75,797	79,684	8.56	7.71	41,247	46,713	353	360	107	119	105	90	113	102	October
November	27,930		3,325,475		73,203		8.40		45,428		382								November
December	32,594		3,834,781		72,884		8.50		52,615		447								December
Year total	$288,064		$33,829,664		782,383		$ 8.52		$43,239		$368								Year total
Year to date	$227,540	$251,108	$26,669,408	$32,154,057	636,296	668,736	$ 8.53	$ 7.81	$41,914	$48,082	$358	$375	110%	121%	105%	92%	115%	105%	**Year to date**
Group 1—Month	$ 20,536	$ 21,598	$ 2,252,693	$ 2,603,541	59,727	61,170	$ 9.12	$ 8.30	$37,716	$42,562	$344	$353	105%	116%	102%	91%	113%	103%	Group 1—Month
Year to date	$173,620	$181,875	$19,456,223	$21,693,949	497,207	500,152	$ 8.92	$ 8.38	$39,131	$43,375	$349	$364	105%	112%	101%	94%	111%	104%	Year to date
Group 2—Month	$ 4,573	$ 5,735	$ 600,476	$ 861,490	11,653	14,371	$ 7.62	$ 6.66	$51,530	$59,946	$392	$399	125%	143%	123%	87%	116%	102%	Group 2—Month
Year to date	$ 40,254	$ 52,520	$ 5,092,414	$ 7,505,458	100,429	127,489	$ 7.90	$ 7.00	$50,707	$58,871	$401	$412	130%	147%	127%	89%	116%	103%	Year to date
Group 3—Month	$ 1,640	$ 1,373	$ 273,261	$ 257,247	4,417	4,143	$ 6.00	$ 5.34	$61,866	$62,092	$371	$331	84%	94%	94%	89%	100%	89%	Group 3—Month
Year to date	$ 13,666	$ 16,713	$ 2,120,771	$ 2,954,650	38,660	41,095	$ 6.44	$ 5.66	$54,857	$71,898	$353	$407	122%	139%	106%	88%	131%	115%	Year to date

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November 1982

Monthly Survey of

LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

This survey gives:

Monthly totals for the industry of ordinary sales volume, numbers of new ordinary policies, group sales volume under new or amended contracts, and—for the United States—industrial sales volume. The total ordinary sales volume in each state and province is also shown. Percent changes between the current period and the corresponding period of the previous year are shown.

Ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The ordinary data include mass-marketed ordinary business, and the group data are based on new or amended contracts and exclude additions to current contracts.

Comparisons with Previous Year

	FACE AMOUNT		NUMBER OF POLICIES		ANNUALIZED PREMIUM	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
Ordinary	133%	121%	107%	98%	110%	100%
Group	105%	77%	—	—	—	—
Industrial	105%	69%	—	—	—	—
CANADA						
Ordinary	128%	122%	115%	108%	116%	111%
Group	125%	111%	—	—	—	—

The industry totals are estimates based on monthly reports from: 164 companies operating in the United States representing 66 percent of the 1980 new ordinary volume sold in that country, 61 percent of the number of new ordinary policies, 75 percent of the volume of new or amended group contracts, and 45 percent of the new industrial volume; 44 companies operating in Canada representing 80 percent of the 1980 new ordinary volume, 83 percent of the number of new ordinary policies, and 77 percent of the volume of new or amended group contracts.

The 148 companies operating in the United States for which the monthly sales results for premiums, policies, volume, and their derived statistics are reported represent 65 percent of the 1980 United States ordinary volume and 62 percent of the ordinary policies sold; the 40 companies operating in Canada represent 74 percent of the 1980 Canadian ordinary volume and 74 percent of the policies. Since no industry data are available on total new ordinary premiums sold, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1978. The in force categories and, in parentheses, the number of contributing companies or departments in each:

UNITED STATES

Ordinary companies or departments

Group 1—$10 billion or more (20)
Group 2—$4 billion to $10 billion (23)
Group 3—$2 billion to $4 billion (28)
Group 4—$1 billion to $2 billion (24)
Group 5—$500 million to $1 billion (19)
Group 6—Less than $500 million (22)

Home service companies or departments

Group 7—$25 billion or more (2)
Group 8—$5 billion to $25 billion (4)
Group 9—Less than $5 billion (17)

Canada

Group 1—$2 billion or more (15)
Group 2—$700 million to $2 billion (14)
Group 3—Less than $700 million (11)

Industry Sales

ORDINARY

	Face Amount (in millions)			Number of Policies (in thousands)		
	1981	1982	1982/1981	1981	1982	1982/1981
January	$ 29,094	$ 34,503	119%	1,055	949	90%
February	32,073	38,259	119	1,226	1,136	93
March	38,871	47,406	122	1,482	1,397	94
April	39,581	44,659	113	1,369	1,238	90
May	36,482	43,924	120	1,252	1,230	98
June	40,913	48,263	118	1,361	1,304	96
July	38,118	43,297	114	1,212	1,187	98
August	36,769	45,086	123	1,238	1,301	105
September	38,762	47,447	122	1,258	1,262	100
October	41,267	50,536	122	1,344	1,352	101
November	40,413	53,714	133	1,290	1,384	107
December	51,502			1,331		
Year total	$463,845			15,418		
Year to date	$412,343	$497,094	121%	14,087	13,740	98%

Face Amount by State (in thousands)

	Month	Year to date	1982/1981 Month	1982/1981 Year to date		Month	Year to date	1982/1981 Month	1982/1981 Year to date
Alabama	$ 956,693	$ 9,197,690	127%	120%	Montana	$ 189,620	$ 1,626,197	157%	123%
Alaska	93,774	921,801	149	131	Nebraska	465,463	4,442,872	137	122
Arizona	756,387	6,594,648	141	123	Nevada	204,532	1,709,675	161	123
Arkansas	523,618	5,003,932	134	146	New Hampshire	200,578	1,816,000	124	114
California	6,346,999	58,615,816	132	121	New Jersey	1,699,473	15,097,173	130	115
Colorado	957,416	9,086,443	133	125	New Mexico	318,680	2,921,458	126	126
Connecticut	785,017	7,711,792	126	120	New York	2,908,520	28,350,665	119	111
Delaware	166,977	1,388,958	158	123	North Carolina	1,344,716	12,672,762	133	120
D.C.	146,200	1,701,830	124	131	North Dakota	213,646	2,116,206	144	138
Florida	2,579,360	23,906,740	135	121	Ohio	2,462,295	21,656,952	144	120
Georgia	1,644,637	15,320,548	134	127	Oklahoma	838,795	8,369,497	113	121
Hawaii	313,750	2,568,153	155	118	Oregon	569,253	5,235,443	152	124
Idaho	222,766	2,260,079	130	120	Pennsylvania	2,043,986	19,227,206	130	115
Illinois	2,371,752	22,874,405	121	115	Rhode Island	186,458	1,927,579	100	103
Indiana	1,151,798	10,440,798	138	115	South Carolina	852,618	7,390,604	151	128
Iowa	662,264	6,304,684	137	116	South Dakota	228,724	1,939,399	182	143
Kansas	669,128	5,874,005	136	122	Tennessee	1,336,226	11,344,014	152	135
Kentucky	762,973	6,106,800	165	122	Texas	4,681,098	43,700,569	129	125
Louisiana	1,311,728	12,685,803	132	125	Utah	656,033	5,808,282	161	146
Maine	180,536	1,628,731	131	117	Vermont	86,490	827,429	122	127
Maryland	886,883	8,506,745	122	111	Virginia	1,367,719	12,298,921	134	117
Massachusetts	1,082,417	10,316,289	117	115	Washington	1,062,933	9,414,251	156	131
Michigan	1,421,238	12,997,582	130	115	West Virginia	243,878	2,282,936	125	108
Minnesota	942,867	8,517,078	151	122	Wisconsin	875,083	8,197,287	121	116
Mississippi	596,688	5,341,309	154	128	Wyoming	92,040	1,005,152	105	113
Missouri	1,051,310	9,842,158	134	123	U.S. TOTAL	$53,714,033	$497,093,346	133%	121%

GROUP

Face Amount (in millions)

	1981	1982	1982/1981
January	$ 14,391	$ 17,999	125%
February	13,537	15,242	113
March	17,966	24,192	135
April	12,953	14,665	113
May	14,438	16,217	112
June	59,159*	19,342	33
July	19,378	15,535	80
August	18,370	17,874	97
September	18,393	23,009	125
October	59,694*	20,979	35
November	17,773	18,708	105
December	80,299*		
Year total	$346,351		
Year to date	$266,052	$203,762	77%

INDUSTRIAL

Face Amount (in millions)

	1981	1982	1982/1981
January	$ 178	$ 98	55%
February	173	135	78
March	255	152	60
April	215	134	62
May	225	126	56
June	152	116	76
July	152	106	70
August	149	121	81
September	144	125	87
October	203	115	57
November	119	125	105
December	132		
Year total	$2,097		
Year to date	$1,965	$1,353	69%

*June and October include $40,000 million and $44,400 million FEGLI respectively; December includes $45,626 million SGLI.

Ordinary Sales Results of 148 Companies

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES		PREMIUM PER $1,000		AVERAGE SIZE POLICY		PREMIUM PER POLICY		1982/1981						
	1981	1982	1981	1982	1981	1982	1981	1982	1981	1982	1981	1982	Annualized premium	Face amount	Number of policies	Premium per $1,000	Average size policy	Premium per policy	
January	$ 246,799	$ 248,583	$ 18,738,297	$ 22,026,218	639,618	573,913	$13.17	$11.29	$29,296	$38,379	$386	$433	101%	118%	90%	86%	131%	112%	January
February	253,921	250,819	20,644,028	24,485,460	732,810	681,761	12.30	10.24	28,171	35,915	347	368	99	119	93	83	127	106	February
March	308,250	309,267	24,928,600	30,262,723	887,875	833,226	12.37	10.22	28,077	36,320	347	371	100	121	94	83	129	107	March
April	307,940	282,899	25,457,109	28,582,107	822,143	748,787	12.10	9.90	30,964	38,171	375	378	92	112	91	82	123	101	April
May	286,745	284,951	23,480,009	28,204,345	751,841	744,739	12.21	10.10	31,230	37,871	381	383	99	120	99	83	121	101	May
June	321,731	311,522	26,345,061	30,918,280	821,698	789,071	12.21	10.08	32,062	39,183	392	395	97	117	96	83	122	101	June
July	293,937	281,722	24,478,401	27,708,649	731,503	713,030	12.01	10.17	33,463	38,860	402	395	96	113	97	85	116	98	July
August	283,217	301,387	23,648,703	29,229,394	747,363	776,995	11.98	10.31	31,643	37,619	379	388	106	124	104	86	119	102	August
September	290,886	291,863	24,977,433	29,489,450	756,600	741,922	11.65	9.90	33,013	39,747	384	393	100	118	98	85	120	102	September
October	304,395	304,648	26,574,434	31,641,836	791,521	800,870	11.45	9.63	33,574	39,509	385	380	100	119	101	84	118	99	October
November	291,224	321,207	26,070,535	33,474,026	769,711	828,901	11.17	9.60	33,871	40,384	378	388	110	128	108	86	119	103	November
December	376,177		33,487,912		805,396		11.23		41,579		467								December
Year total	$3,565,222		$298,830,522		9,258,079		$11.93		$32,278		$385								**Year total**
Year to date	$3,189,045	$3,188,868	$265,342,610	$316,022,488	8,452,683	8,233,215	$12.02	$10.09	$31,392	$38,384	$377	$387	100%	119%	97%	84%	122%	103%	**Year to date**

125 Ordinary Companies and 11 Ordinary Departments of Home Service Companies

Total group																			**Total group**
Month	$ 221,850	$ 243,579	$ 21,716,485	$ 28,111,073	425,093	458,419	$10.22	$ 8.66	$51,086	$61,322	$522	$531	110%	129%	108%	85%	120%	102%	**Month**
Year to date	$2,477,446	$2,457,601	$219,400,382	$266,812,955	4,754,687	4,569,565	$11.29	$ 9.21	$46,144	$58,389	$521	$538	99%	122%	96%	82%	127%	103%	**Year to date**
Group 1—Month	$ 138,292	$ 148,768	$ 13,131,683	$ 17,290,772	271,806	291,593	$10.53	$ 8.60	$48,313	$59,298	$509	$510	108%	132%	107%	82%	123%	100%	Group 1—Month
Year to date	$1,545,526	$1,466,678	$133,170,395	$156,327,883	3,004,626	2,834,197	$11.61	$ 9.38	$44,322	$55,158	$514	$517	95%	117%	94%	81%	124%	101%	Year to date
Group 2—Month	$ 40,262	$ 40,919	$ 3,487,936	$ 4,201,119	62,986	66,100	$11.54	$ 9.74	$55,376	$63,557	$639	$619	102%	120%	105%	84%	115%	97%	Group 2—Month
Year to date	$ 459,517	$ 462,024	$ 37,376,592	$ 42,762,188	741,686	689,331	$12.29	$10.80	$50,394	$62,034	$620	$670	101%	114%	93%	88%	123%	108%	Year to date
Group 3—Month	$ 23,221	$ 30,207	$ 2,804,780	$ 3,513,422	46,722	51,923	$ 8.28	$ 8.60	$60,031	$67,666	$497	$582	130%	125%	111%	104%	113%	117%	Group 3—Month
Year to date	$ 258,682	$ 291,786	$ 26,740,565	$ 37,245,996	534,267	528,606	$ 9.67	$ 7.83	$50,051	$70,461	$484	$552	113%	139%	99%	81%	141%	114%	Year to date
Group 4—Month	$ 10,984	$ 13,471	$ 1,300,348	$ 1,880,442	21,331	25,581	$ 8.45	$ 7.16	$60,960	$73,509	$515	$527	123%	145%	120%	85%	121%	102%	Group 4—Month
Year to date	$ 130,837	$ 134,927	$ 13,202,602	$ 18,385,473	249,414	269,848	$ 9.91	$ 7.34	$52,934	$68,133	$525	$500	103%	139%	108%	74%	129%	95%	Year to date
Group 5—Month	$ 6,992	$ 7,454	$ 692,663	$ 829,856	15,664	16,285	$10.09	$ 8.98	$44,220	$50,958	$446	$458	107%	120%	104%	89%	115%	103%	Group 5—Month
Year to date	$ 58,722	$ 76,876	$ 6,196,254	$ 8,158,212	151,172	172,982	$ 9.48	$ 9.42	$40,988	$47,162	$388	$444	131%	132%	114%	99%	115%	114%	Year to date
Group 6—Month	$ 2,099	$ 2,760	$ 299,075	$ 395,462	6,584	6,937	$ 7.02	$ 6.98	$45,425	$57,008	$319	$398	131%	132%	105%	99%	125%	125%	Group 6—Month
Year to date	$ 24,162	$ 25,310	$ 2,713,974	$ 3,933,203	73,522	74,601	$ 8.90	$ 6.43	$36,914	$52,723	$329	$339	105%	145%	101%	72%	143%	103%	Year to date

23 Home Service Companies and Departments

Excluding weekly premium ordinary

Total group																			**Total group**
Month	$ 66,857	$ 75,217	$ 4,297,155	$ 5,303,157	320,001	346,307	$15.56	$14.18	$13,429	$15,313	$209	$217	113%	123%	108%	91%	114%	104%	**Month**
Year to date	$ 678,987	$ 705,108	$ 45,204,942	$ 48,624,935	3,378,146	3,420,184	$15.02	$14.50	$13,382	$14,217	$201	$206	104%	108%	101%	97%	106%	102%	**Year to date**
Group 7—Month	$ 36,193	$ 35,900	$ 2,450,820	$ 2,536,888	118,583	113,700	$14.77	$14.15	$20,668	$22,312	$305	$316	99%	104%	96%	96%	108%	104%	Group 7—Month
Year to date	$ 356,126	$ 338,433	$ 25,713,382	$ 24,488,286	1,228,956	1,103,963	$13.85	$13.82	$20,923	$22,182	$290	$307	95%	95%	90%	100%	106%	106%	Year to date
Group 8—Month	$ 13,351	$ 16,986	$ 812,296	$ 1,288,815	75,885	91,106	$16.44	$13.18	$10,704	$14,146	$176	$186	127%	159%	120%	80%	132%	106%	Group 8—Month
Year to date	$ 142,760	$ 167,910	$ 9,009,756	$ 11,418,279	851,855	994,263	$15.85	$14.71	$10,577	$11,484	$168	$169	118%	127%	117%	93%	109%	101%	Year to date
Group 9—Month	$ 17,313	$ 22,331	$ 1,034,039	$ 1,477,454	125,533	141,501	$16.74	$15.11	$ 8,237	$10,441	$138	$158	129%	143%	113%	90%	127%	114%	Group 9—Month
Year to date	$ 180,101	$ 198,765	$ 10,481,804	$ 12,718,370	1,297,335	1,321,958	$17.18	$15.63	$ 8,079	$ 9,621	$139	$150	110%	121%	102%	91%	119%	108%	Year to date

Weekly premium ordinary

Month	$ 2,517	$ 2,411	$ 56,895	$ 59,796	24,617	24,175	$44.24	$40.32	$ 2,311	$ 2,473	$102	$100	96%	105%	98%	91%	107%	98%	**Month**
Year to date	$ 32,612	$ 26,159	$ 737,286	$ 584,598	319,850	243,466	$44.23	$44.75	$ 2,305	$ 2,401	$102	$107	80%	79%	76%	101%	104%	105%	**Year to date**

CANADA

Industry Sales

ORDINARY

	Face Amount (in thousands)			Number of Policies		
	1981	1982	1982/1981	1981	1982	1982/1981
January	$ 2,578,748	$ 3,204,040	124%	63,955	67,857	106%
February	3,258,714	4,326,305	133	85,871	95,709	111
March	3,717,855	4,943,339	133	96,776	104,312	108
April	3,823,493	4,424,390	116	93,146	95,651	103
May	3,730,674	4,431,341	119	92,392	97,149	105
June	4,174,144	4,755,689	114	98,630	102,355	104
July	3,924,266	4,281,297	109	88,063	90,358	103
August	3,305,520	3,974,662	120	72,855	81,999	113
September	3,878,656	4,662,104	120	92,274	98,611	107
October	4,332,630	5,356,682	124	106,604	116,469	109
November	4,599,028	5,902,486	128	104,238	120,202	115
December	5,207,327			101,969		
Year total	$46,531,055			1,096,773		
Year to date	$41,323,728	$50,262,335	122%	994,804	1,070,672	108%

Face Amount by Province (in thousands)

			1982/1981	
	Month	Year to date	Month	Year to date
Alberta	$ 674,932	$ 6,138,341	114%	118%
British Columbia	657,684	5,922,222	114	115
Manitoba	219,552	1,848,361	140	125
New Brunswick	114,514	971,597	124	124
Newfoundland	75,480	572,959	141	127
Nova Scotia	124,927	1,040,226	153	123
Ontario	1,868,428	15,868,782	126	118
Prince Edward Is.	19,035	160,361	98	111
Quebec	1,968,093	16,277,491	142	128
Saskatchewan	179,841	1,461,995	117	125
Canada total	$5,902,486	$50,262,335	128%	122%

GROUP

	Face Amount (in thousands)		
	1981	1982	1982/1981
January	$ 1,463,814	$ 2,693,014	184%
February	2,839,386	1,253,002	44
March	2,339,791	3,336,215	143
April	1,521,624	2,127,281	140
May	1,466,359	2,227,614	152
June	2,257,118	2,109,677	93
July	1,564,429	2,075,078	133
August	1,689,320	1,667,257	99
September	2,725,288	1,955,432	72
October	1,851,872	2,192,629	118
November	2,213,515	2,761,567	125
December	3,883,105		
Year total	$25,815,621		
Year to date	$21,932,516	$24,398,766	111%

Ordinary Sales Results of 40 Companies

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES		PREMIUM PER $1,000		AVERAGE SIZE POLICY		PREMIUM PER POLICY		1982/1981						
	1981	1982	1981	1982	1981	1982	1981	1982	1981	1982	1981	1982	Annualized premium	Face amount	Number of policies	Premium per $1,000	Average size policy	Premium per policy	
January	$ 16,880	$ 18,918	$ 1,856,531	$ 2,330,948	45,496	47,741	$ 9.09	$ 8.12	$40,806	$48,825	$371	$396	112%	126%	105%	89%	120%	107%	January
February	21,338	24,285	2,380,506	3,158,723	62,658	67,913	8.96	7.69	37,992	46,511	341	358	114	133	108	86	122	105	February
March	24,010	26,716	2,653,381	3,621,298	67,778	73,568	9.05	7.38	39,148	49,224	354	363	111	136	109	82	126	103	March
April	23,906	25,919	2,817,197	3,263,262	68,086	68,531	8.49	7.94	41,377	47,617	351	378	108	116	101	94	115	108	April
May	22,921	25,288	2,714,011	3,215,345	66,491	67,709	8.45	7.86	40,818	47,488	345	373	110	118	102	93	116	108	May
June	25,518	28,104	3,065,033	3,524,092	71,087	73,859	8.33	7.97	43,117	47,714	359	381	110	115	104	96	111	106	June
July	23,889	25,049	2,870,003	3,140,592	63,255	64,176	8.32	7.98	45,372	48,937	378	390	105	109	101	96	108	103	July
August	19,812	22,600	2,428,313	2,865,977	52,208	57,060	8.16	7.89	46,512	50,227	379	396	114	118	109	97	108	104	August
September	22,517	25,523	2,758,003	3,311,542	63,440	68,495	8.16	7.71	43,474	48,347	355	373	113	120	108	94	111	105	September
October	26,749	28,706	3,126,430	3,722,278	75,797	79,684	8.56	7.71	41,247	46,713	353	360	107	119	105	90	113	102	October
November	27,930	32,528	3,325,475	4,215,436	73,203	84,578	8.40	7.72	45,428	49,841	382	385	116	127	116	92	110	101	November
December	32,594		3,834,781		72,884		8.50		52,615		447								December
Year total	$288,064		$33,829,664		782,383		$ 8.52		$43,239		$368								Year total
Year to date	$255,470	$283,636	$29,994,883	$36,369,493	709,499	753,314	$ 8.52	$ 7.80	$42,276	$48,279	$360	$377	111%	121%	106%	92%	114%	105%	Year to date
Group 1—Month	$ 21,332	$ 24,262	$ 2,382,973	$ 2,952,552	56,636	63,180	$ 8.95	$ 8.22	$42,075	$46,732	$377	$384	114%	124%	112%	92%	111%	102%	Group 1—Month
Year to date	$194,952	$206,137	$21,839,196	$24,646,501	553,843	563,332	$ 8.93	$ 8.36	$39,432	$43,751	$352	$366	106%	113%	102%	94%	111%	104%	Year to date
Group 2—Month	$ 4,688	$ 6,797	$ 643,924	$ 995,028	11,789	16,853	$ 7.28	$ 6.83	$54,621	$59,042	$398	$403	145%	155%	143%	94%	108%	101%	Group 2—Month
Year to date	$ 44,942	$ 59,317	$ 5,736,338	$ 8,500,486	112,218	144,342	$ 7.83	$ 6.98	$51,118	$58,891	$400	$411	132%	148%	129%	89%	115%	103%	Year to date
Group 3—Month	$ 1,910	$ 1,469	$ 298,578	$ 267,856	4,778	4,545	$ 6.40	$ 5.48	$62,490	$58,934	$400	$323	77%	90%	95%	86%	94%	81%	Group 3—Month
Year to date	$ 15,576	$ 18,182	$ 2,419,349	$ 3,222,506	43,438	45,640	$ 6.44	$ 5.64	$55,697	$70,607	$359	$398	117%	133%	105%	88%	127%	111%	Year to date

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December 1982

Monthly Survey of

LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

This survey gives:

Monthly totals for the industry of ordinary sales volume, numbers of new ordinary policies, group sales volume under new or amended contracts, and—for the United States—industrial sales volume. The total ordinary sales volume in each state and province is also shown. Percent changes between the current period and the corresponding period of the previous year are shown.

Ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The ordinary data include mass-marketed ordinary business, and the group data are based on new or amended contracts and exclude additions to current contracts.

Comparisons with Previous Year

	FACE AMOUNT		NUMBER OF POLICIES		ANNUALIZED PREMIUM	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
Ordinary	124%	121%	103%	98%	105%	100%
Group	51%	71%	—	—	—	—
Industrial	96%	71%	—	—	—	—
CANADA						
Ordinary	116%	121%	106%	107%	99%	110%
Group	129%	114%	—	—	—	—

The industry totals are estimates based on monthly reports from: 164 companies operating in the United States representing 66 percent of the 1980 new ordinary volume sold in that country, 61 percent of the number of new ordinary policies, 75 percent of the volume of new or amended group contracts, and 45 percent of the new industrial volume; 44 companies operating in Canada representing 80 percent of the 1980 new ordinary volume, 83 percent of the number of new ordinary policies, and 77 percent of the volume of new or amended group contracts.

The 148 companies operating in the United States for which the monthly sales results for premiums, policies, volume, and their derived statistics are reported represent 65 percent of the 1980 United States ordinary volume and 62 percent of the ordinary policies sold; the 40 companies operating in Canada represent 74 percent of the 1980 Canadian ordinary volume and 74 percent of the policies. Since no industry data are available on total new ordinary premiums sold, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1978. The in force categories and, in parentheses, the number of contributing companies or departments in each:

UNITED STATES

Ordinary companies or departments

Group 1—$10 billion or more (20)
Group 2—$4 billion to $10 billion (23)
Group 3—$2 billion to $4 billion (28)
Group 4—$1 billion to $2 billion (24)
Group 5—$500 million to $1 billion (19)
Group 6—Less than $500 million (22)

Home service companies or departments

Group 7—$25 billion or more (2)
Group 8—$5 billion to $25 billion (4)
Group 9—Less than $5 billion (17)

Canada

Group 1—$2 billion or more (15)
Group 2—$700 million to $2 billion (14)
Group 3—Less than $700 million (11)

Industry Sales

ORDINARY

	Face Amount (in millions)			Number of Policies (in thousands)		
	1981	1982	1982/1981	1981	1982	1982/1981
January	$ 29,094	$ 34,503	119%	1,055	949	90%
February	32,073	38,259	119	1,226	1,136	93
March	38,871	47,406	122	1,482	1,397	94
April	39,581	44,659	113	1,369	1,238	90
May	36,482	43,924	120	1,252	1,230	98
June	40,913	48,263	118	1,361	1,304	96
July	38,118	43,297	114	1,212	1,187	98
August	36,769	45,086	123	1,238	1,301	105
September	38,762	47,447	122	1,258	1,262	100
October	41,267	50,536	122	1,344	1,352	101
November	40,413	53,714	133	1,290	1,384	107
December	51,502	63,810	124	1,331	1,369	103
Year total	$463,845	$560,904	121%	15,418	15,109	98%

Face Amount by State (in thousands)

			1982/1981					1982/1981	
	Month	Year to date	Month	Year to date		Month	Year to date	Month	Year to date
Alabama	$1,038,204	$10,235,894	124%	120%	Montana	$ 243,369	$ 1,869,566	150%	125%
Alaska	126,324	1,048,125	156	134	Nebraska	528,764	4,971,636	121	122
Arizona	891,976	7,486,624	137	124	Nevada	219,394	1,929,069	117	122
Arkansas	645,884	5,649,816	145	146	New Hampshire	235,870	2,051,870	122	115
California	7,801,005	66,416,821	124	121	New Jersey	1,979,505	17,076,678	121	116
Colorado	1,139,231	10,225,674	100	122	New Mexico	390,972	3,312,430	125	126
Connecticut	939,530	8,651,322	105	118	New York	3,740,925	32,091,590	119	112
Delaware	179,017	1,567,975	144	125	North Carolina	1,539,043	14,211,805	129	121
D.C.	241,689	1,943,519	141	132	North Dakota	291,387	2,407,593	139	138
Florida	3,026,018	26,932,758	118	121	Ohio	2,810,699	24,467,651	126	120
Georgia	1,967,573	17,288,121	134	128	Oklahoma	1,046,150	9,415,647	127	121
Hawaii	325,819	2,893,972	122	119	Oregon	743,613	5,979,056	136	126
Idaho	266,724	2,526,803	114	120	Pennsylvania	2,426,955	21,654,161	126	116
Illinois	2,970,922	25,845,327	118	115	Rhode Island	229,655	2,157,234	111	104
Indiana	1,339,124	11,779,922	134	117	South Carolina	922,862	8,313,466	151	130
Iowa	791,163	7,095,847	126	117	South Dakota	253,054	2,192,453	138	142
Kansas	775,541	6,649,546	118	121	Tennessee	1,540,308	12,884,322	150	137
Kentucky	815,886	6,922,686	145	124	Texas	5,583,017	49,283,586	121	125
Louisiana	1,636,005	14,321,808	127	125	Utah	740,677	6,548,959	134	145
Maine	184,318	1,813,049	107	116	Vermont	98,231	925,660	85	120
Maryland	1,022,387	9,529,132	117	112	Virginia	1,563,731	13,862,652	129	118
Massachusetts	1,322,961	11,639,250	112	115	Washington	1,216,984	10,631,235	131	131
Michigan	1,581,677	14,579,259	117	115	West Virginia	244,933	2,527,869	113	108
Minnesota	1,210,319	9,727,397	137	124	Wisconsin	995,167	9,192,454	113	116
Mississippi	668,538	6,009,847	156	131	Wyoming	150,858	1,156,010	126	114
Missouri	1,165,829	11,007,987	107	121	U.S. TOTAL	$63,809,787	$560,903,133	124%	121%

GROUP

Face Amount (in millions)

	1981	1982	1982/1981
January	$ 14,391	$ 17,999	125%
February	13,537	15,242	113
March	17,966	24,192	135
April	12,953	14,665	113
May	14,438	16,217	112
June	59,159*	19,342	33
July	19,378	15,535	80
August	18,370	17,874	97
September	18,393	23,009	125
October	59,694*	20,979	35
November	17,773	18,708	105
December	80,299*	41,206	51
Year total	$346,351	$244,968	71%

INDUSTRIAL

Face Amount (in millions)

	1981	1982	1982/1981
January	$ 178	$ 98	55%
February	173	135	78
March	255	152	60
April	215	134	62
May	225	126	56
June	152	116	76
July	152	106	70
August	149	121	81
September	144	125	87
October	203	115	57
November	119	125	105
December	132	127	96
Year total	$2,097	$1,480	71%

* June and October include $40,000 million and $44,400 million FEGLI respectively; December includes $45,626 million SGLI.

UNITED STATES

Ordinary Sales Results of 148 Companies

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES		PREMIUM PER $1,000		AVERAGE SIZE POLICY		PREMIUM PER POLICY		1982/1981						
	1981	1982	1981	1982	1981	1982	1981	1982	1981	1982	1981	1982	Annualized premium	Face amount	Number of policies	Premium per $1,000	Average size policy	Premium per policy	
January	$ 246,799	$ 248,583	$ 18,738,297	$ 22,026,218	639,618	573,913	$13.17	$11.29	$29,296	$38,379	$386	$433	101%	118%	90%	86%	131%	112%	January
February	253,921	250,819	20,644,028	24,485,460	732,810	681,761	12.30	10.24	28,171	35,915	347	368	99	119	93	83	127	106	February
March	308,250	309,267	24,928,600	30,262,723	887,875	833,226	12.37	10.22	28,077	36,320	347	371	100	121	94	83	129	107	March
April	307,940	282,899	25,457,109	28,582,107	822,143	748,787	12.10	9.90	30,964	38,171	375	378	92	112	91	82	123	101	April
May	286,745	284,951	23,480,009	28,204,345	751,841	744,739	12.21	10.10	31,230	37,871	381	383	99	120	99	83	121	101	May
June	321,731	311,522	26,345,061	30,918,280	821,698	789,071	12.21	10.08	32,062	39,183	392	395	97	117	96	83	122	101	June
July	293,937	281,722	24,478,401	27,708,649	731,503	713,030	12.01	10.17	33,463	38,860	402	395	96	113	97	85	116	98	July
August	283,217	301,387	23,648,703	29,229,394	747,363	776,995	11.98	10.31	31,643	37,619	379	388	106	124	104	86	119	102	August
September	290,886	291,863	24,977,433	29,489,450	756,600	741,922	11.65	9.90	33,013	39,747	384	393	100	118	98	85	120	102	September
October	304,395	304,648	26,574,434	31,641,836	791,521	800,870	11.45	9.63	33,574	39,509	385	380	100	119	101	84	118	99	October
November	291,224	321,207	26,070,535	33,474,026	769,711	828,901	11.17	9.60	33,871	40,384	378	388	110	128	108	86	119	103	November
December	376,177	393,824	33,487,912	40,285,204	805,396	817,326	11.23	9.78	41,579	49,289	467	482	105	120	101	87	119	103	December
Year total	$3,565,222	$3,582,692	$298,830,522	$356,337,692	9,258,079	9,050,541	$11.93	$10.06	$32,278	$39,369	$385	$396	100%	119%	98%	84%	122%	103%	**Year total**

125 Ordinary Companies and 11 Ordinary Departments of Home Service Companies

Total group																			**Total group**
Month	$ 308,172	$ 322,521	$ 29,155,023	$ 35,434,608	497,803	509,155	$10.57	$ 9.10	$58,567	$69,595	$619	$633	105%	122%	102%	86%	119%	102%	**Month**
Year to date	$2,785,618	$2,780,122	$248,555,405	$302,247,563	5,252,490	5,078,720	$11.21	$ 9.20	$47,321	$59,513	$530	$547	100%	122%	97%	82%	126%	103%	**Year to date**
Group 1—Month	$ 182,995	$ 197,887	$ 17,019,548	$ 21,159,228	308,438	314,956	$10.75	$ 9.35	$55,180	$67,182	$593	$628	108%	124%	102%	87%	122%	106%	Group 1—Month
Year to date	$1,728,521	$1,664,565	$150,189,943	$177,487,111	3,313,064	3,149,153	$11.51	$ 9.38	$45,333	$56,360	$522	$529	96%	118%	95%	81%	124%	101%	Year to date
Group 2—Month	$ 57,549	$ 47,653	$ 4,917,150	$ 5,437,802	78,161	74,513	$11.70	$ 8.76	$62,911	$72,978	$736	$640	83%	111%	95%	75%	116%	87%	Group 2—Month
Year to date	$ 517,066	$ 509,677	$ 42,293,742	$ 48,199,990	819,847	763,844	$12.23	$10.57	$51,587	$63,102	$631	$667	99%	114%	93%	86%	122%	106%	Year to date
Group 3—Month	$ 41,453	$ 44,382	$ 4,261,665	$ 4,898,120	59,069	61,191	$ 9.73	$ 9.06	$72,147	$80,046	$702	$725	107%	115%	104%	93%	111%	103%	Group 3—Month
Year to date	$ 300,135	$ 336,168	$ 31,002,230	$ 42,144,116	593,336	589,797	$ 9.68	$ 7.98	$52,251	$71,455	$506	$570	112%	136%	99%	82%	137%	113%	Year to date
Group 4—Month	$ 16,067	$ 19,118	$ 1,756,368	$ 2,405,412	26,610	31,273	$ 9.15	$ 7.95	$66,004	$76,917	$604	$611	119%	137%	118%	87%	117%	101%	Group 4—Month
Year to date	$ 146,904	$ 154,045	$ 14,958,970	$ 20,790,885	276,024	301,121	$ 9.82	$ 7.41	$54,194	$69,045	$532	$512	105%	139%	109%	75%	127%	96%	Year to date
Group 5—Month	$ 7,303	$ 9,426	$ 761,793	$ 1,026,816	16,913	18,985	$ 9.59	$ 9.18	$45,042	$54,086	$432	$496	129%	135%	112%	96%	120%	115%	Group 5—Month
Year to date	$ 66,025	$ 86,302	$ 6,958,047	$ 9,185,028	168,085	191,967	$ 9.49	$ 9.40	$41,396	$47,847	$393	$450	131%	132%	114%	99%	116%	115%	Year to date
Group 6—Month	$ 2,805	$ 4,055	$ 438,499	$ 507,230	8,612	8,237	$ 6.40	$ 7.99	$50,917	$61,579	$326	$492	145%	116%	96%	125%	121%	151%	Group 6—Month
Year to date	$ 26,967	$ 29,365	$ 3,152,473	$ 4,440,433	82,134	82,838	$ 8.55	$ 6.61	$38,382	$53,604	$328	$354	109%	141%	101%	77%	140%	108%	Year to date

23 Home Service Companies and Departments

Excluding weekly premium ordinary

Total group																			**Total group**
Month	$ 65,648	$ 68,996	$ 4,281,827	$ 4,798,723	285,562	287,132	$15.33	$14.38	$14,994	$16,713	$230	$240	105%	112%	101%	94%	111%	104%	**Month**
Year to date	$ 744,635	$ 774,104	$ 49,486,769	$ 53,423,658	3,663,708	3,707,316	$15.05	$14.49	$13,507	$14,410	$203	$209	104%	108%	101%	96%	107%	103%	**Year to date**
Group 7—Month	$ 37,438	$ 36,386	$ 2,457,675	$ 2,500,728	109,602	107,003	$15.23	$14.55	$22,424	$23,371	$342	$340	97%	102%	98%	96%	104%	99%	Group 7—Month
Year to date	$ 393,564	$ 374,819	$ 28,171,057	$ 26,989,014	1,338,558	1,210,966	$13.97	$13.89	$21,046	$22,287	$294	$310	95%	96%	90%	99%	106%	105%	Year to date
Group 8—Month	$ 11,566	$ 13,436	$ 757,914	$ 1,027,778	67,236	70,051	$15.26	$13.07	$11,272	$14,672	$172	$192	116%	135%	104%	86%	130%	112%	Group 8—Month
Year to date	$ 154,326	$ 181,346	$ 9,767,670	$ 12,446,057	919,091	1,064,314	$15.80	$14.57	$10,628	$11,694	$168	$170	118%	127%	116%	92%	110%	101%	Year to date
Group 9—Month	$ 16,644	$ 19,174	$ 1,066,238	$ 1,270,217	108,724	110,078	$15.61	$15.10	$ 9,807	$11,539	$153	$174	115%	119%	101%	97%	118%	114%	Group 9—Month
Year to date	$ 196,745	$ 217,939	$ 11,548,042	$ 13,988,587	1,406,059	1,432,036	$17.04	$15.58	$ 8,213	$ 9,768	$140	$152	111%	121%	102%	91%	119%	109%	Year to date

Weekly premium ordinary

Month	$ 2,357	$ 2,307	$ 51,062	$ 51,873	22,031	21,039	$46.16	$44.47	$ 2,318	$ 2,466	$107	$110	98%	102%	95%	96%	106%	103%	**Month**
Year to date	$ 34,969	$ 28,466	$ 788,348	$ 636,471	341,881	264,505	$44.36	$44.72	$ 2,306	$ 2,406	$102	$108	81%	81%	77%	101%	104%	106%	**Year to date**

CANADA

Industry Sales

ORDINARY

	Face Amount (in thousands)			Number of Policies		
	1981	1982	1982/1981	1981	1982	1982/1981
January	$ 2,578,748	$ 3,204,040	124%	63,955	67,857	106%
February	3,258,714	4,326,305	133	85,871	95,709	111
March	3,717,855	4,943,339	133	96,776	104,312	108
April	3,823,493	4,424,390	116	93,146	95,651	103
May	3,730,674	4,431,341	119	92,392	97,149	105
June	4,174,144	4,755,689	114	98,630	102,355	104
July	3,924,266	4,281,297	109	88,063	90,358	103
August	3,305,520	3,974,662	120	72,855	81,999	113
September	3,878,656	4,662,104	120	92,274	98,611	107
October	4,332,630	5,356,682	124	106,604	116,469	109
November	4,599,028	5,902,486	128	104,238	120,202	115
December	5,207,327	6,025,853	116	101,969	108,058	106
Year total	$46,531,055	$56,288,188	121%	1,096,773	1,178,730	107

Face Amount by Province (in thousands)

			1982/1981	
	Month	Year to date	Month	Year to date
Alberta	$ 748,414	$ 6,886,755	102%	116%
British Columbia	725,625	6,647,847	108	114
Manitoba	245,975	2,094,336	122	124
New Brunswick	105,259	1,076,856	104	122
Newfoundland	64,694	637,653	103	124
Nova Scotia	125,834	1,166,060	124	123
Ontario	1,882,818	17,751,600	108	117
Prince Edward Is.	17,966	178,327	108	110
Quebec	1,847,715	18,125,206	131	129
Saskatchewan	261,553	1,723,548	158	129
Canada total	$6,025,853	$56,288,188	116%	121%

GROUP

Face Amount (in thousands)			
	1981	1982	1982/1981
January	$ 1,463,814	$ 2,693,014	184%
February	2,839,386	1,253,002	44
March	2,339,791	3,336,215	143
April	1,521,624	2,127,281	140
May	1,466,359	2,227,614	152
June	2,257,118	2,109,677	93
July	1,564,429	2,075,078	133
August	1,689,320	1,667,257	99
September	2,725,288	1,955,432	72
October	1,851,872	2,192,629	118
November	2,213,515	2,761,567	125
December	3,883,105	4,994,601	129
Year total	$25,815,621	$29,393,367	114%

Ordinary Sales Results of 40 Companies

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES		PREMIUM PER $1,000		AVERAGE SIZE POLICY		PREMIUM PER POLICY		1982/1981						
	1981	1982	1981	1982	1981	1982	1981	1982	1981	1982	1981	1982	Annualized premium	Face amount	Number of policies	Premium per $1,000	Average size policy	Premium per policy	
January	$ 16,880	$ 18,918	$ 1,856,531	$ 2,330,948	45,496	47,741	$ 9.09	$ 8.12	$40,806	$48,825	$371	$396	112%	126%	105%	89%	120%	107%	January
February	21,338	24,285	2,380,506	3,158,723	62,658	67,913	8.96	7.69	37,992	46,511	341	358	114	133	108	86	122	105	February
March	24,010	26,716	2,653,381	3,621,298	67,778	73,568	9.05	7.38	39,148	49,224	354	363	111	136	109	82	126	103	March
April	23,906	25,919	2,817,197	3,263,262	68,086	68,531	8.49	7.94	41,377	47,617	351	378	108	116	101	94	115	108	April
May	22,921	25,288	2,714,011	3,215,345	66,491	67,709	8.45	7.86	40,818	47,488	345	373	110	118	102	93	116	108	May
June	25,518	28,104	3,065,033	3,524,092	71,087	73,859	8.33	7.97	43,117	47,714	359	381	110	115	104	96	111	106	June
July	23,889	25,049	2,870,003	3,140,592	63,255	64,176	8.32	7.98	45,372	48,937	378	390	105	109	101	96	108	103	July
August	19,812	22,600	2,428,313	2,865,977	52,208	57,060	8.16	7.89	46,512	50,227	379	396	114	118	109	97	108	104	August
September	22,517	25,523	2,758,003	3,311,542	63,440	68,495	8.16	7.71	43,474	48,347	355	373	113	120	108	94	111	105	September
October	26,749	28,706	3,126,430	3,722,278	75,797	79,684	8.56	7.71	41,247	46,713	353	360	107	119	105	90	113	102	October
November	27,930	32,528	3,325,475	4,215,436	73,203	84,578	8.40	7.72	45,428	49,841	382	385	116	127	116	92	110	101	November
December	32,594	32,373	3,834,781	4,251,254	72,884	76,618	8.50	7.61	52,615	55,486	447	423	99	111	105	90	105	95	December
Year total	$288,064	$316,009	$33,829,664	$40,620,747	782,383	829,932	$ 8.52	$ 7.78	$43,239	$48,945	$368	$381	110%	120%	106%	91%	113%	104%	Year total
Group 1—Month	$ 24,694	$ 23,873	$ 2,775,974	$ 2,996,421	56,812	56,303	$ 8.90	$ 7.97	$48,862	$53,220	$435	$424	97%	108%	99%	90%	109%	97%	Group 1—Month
Year to date	$219,646	$230,010	$24,615,170	$27,642,922	610,655	619,635	$ 8.92	$ 8.32	$40,309	$44,612	$360	$371	105%	112%	101%	93%	111%	103%	Year to date
Group 2—Month	$ 6,096	$ 6,782	$ 791,994	$ 981,262	11,871	15,874	$ 7.70	$ 6.91	$66,717	$61,816	$514	$427	111%	124%	134%	90%	93%	83%	Group 2—Month
Year to date	$ 51,038	$ 66,099	$ 6,528,332	$ 9,481,748	124,089	160,216	$ 7.82	$ 6.97	$52,610	$59,181	$411	$413	130%	145%	129%	89%	112%	100%	Year to date
Group 3—Month	$ 1,804	$ 1,718	$ 266,813	$ 273,571	4,201	4,441	$ 6.76	$ 6.28	$63,512	$61,601	$429	$387	95%	103%	106%	93%	97%	90%	Group 3—Month
Year to date	$ 17,380	$ 19,900	$ 2,686,162	$ 3,496,077	47,639	50,081	$ 6.47	$ 5.69	$56,386	$69,808	$365	$397	114%	130%	105%	88%	124%	109%	Year to date

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Supplement to Monthly Survey of

LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

1983 CONTRIBUTORS

United States

Ordinary Companies or Departments

GROUP I

Aetna Life & Casualty
Aid Association for Lutherans
Allstate Life (Illinois)
Bankers Life (Iowa)
Connecticut General Life
Connecticut Mutual Life
Equitable Life of the United States
(includes Equitable Variable Life)
Farmers New World Life
Franklin Life
John Hancock Mutual Life
(includes John Hancock Variable Life)
Massachusetts Mutual Life
Metropolitan Life
(includes Metropolitan Insurance and Annuity)
Mutual Benefit Life
(includes MBL Life)
Mutual Of New York
New England Life
New York Life
(includes New York Life and Annuity)
Northwestern Mutual Life
Penn Mutual
(includes Penn Insurance and Annuity)
Phoenix Mutual Life
Prudential of America
Security-Connecticut Life
State Farm Life
Transamerica Occidental Life
Travelers

GROUP II

American-Amicable Life
Continental (Illinois)
Crown Life
General American Life
Guardian Life of America
Home Life (New York)
IDS Life (Minnesota)
Lincoln National Life
Manufacturers Life
Midland National Life
Minnesota Mutual Life
National Life (Vermont)
Nationwide Life
Northwestern National Life
(includes Northern Life [Washington] and North Atlantic Life)
Provident Life and Accident
Provident Mutual Life of Philadelphia
Southern Farm Bureau Life
Southwestern Life
State Mutual Life of America
(includes SMA Life)
United of Omaha Life

GROUP III

Acacia Group
American Family Life (Wisconsin)
American National Insurance
Anchor National Life
Business Men's Assurance
(includes Assurance Life)
Cal-Western Life
Central Life (Iowa)
Columbus Mutual Life
Country Life
Covenant Life
E. F. Hutton Life
Equitable Life of Iowa
(includes Equitable American Life)
Fidelity Mutual Life
Great Southern Life
Great-West Life
The Hartford
Indianapolis Life
(includes Indianapolis Life Pension and Insurance)
Integon Life
Jefferson Standard
Kansas City Life
Life of Virginia
Lutheran Mutual Life
(includes Century Life)
Ohio National Life
Sun Life of Canada (Canada)
(includes Sun Life of Canada [U.S.])
Western Life (Minnesota)
(includes St. Paul Life)

GROUP IV

American General Life (Texas)
American General Life of Delaware
American Mutual Life
American United Life
Bankers Life Nebraska
Berkshire Life
Confederation Life
Guarantee Mutual Life (Nebraska)
Investors Guaranty Life
Jefferson National Life
Lafayette Life
Liberty Life (South Carolina)
Monarch Life (Massachusetts)
North American Life (Canada)
Pan-American Life
Paul Revere Companies
Security Mutual Life of New York
Sentry Life (Wisconsin)
Southland Life
Transamerica Assurance
Union Central Life
Union Mutual Life
(includes Unionmutual Stock Life)
Western Farm Bureau Life

GROUP V

Canada Life Companies
Commercial Union Life of America
Federated Guaranty Life
Government Personnel Mutual Life
Kansas Farm Life
Lamar Life
Midland Mutual Life
(includes Midland Stock Life)
Midwestern United Life
Mutual Security Life
Mutual Trust Life
National Guardian Life
North American Life and Casualty
Reserve Life
Security Mutual Life (Nebraska)
Shelter Life
State Farm Life and Accident
Volunteer State Life
Western States Life

GROUP VI

American General Life of Oklahoma
American Life of New York
Argus Life
Assumption Mutual Life
Benefit Trust Life
Boston Mutual Life
Commonwealth Life
Cotton States Life and Health
Durham Life
Employers Life of Wausau
Farmers and Traders Life
Florida Farm Bureau Life
Harleysville Life
Life of Cincinnati
Mutual Service Life
National Reserve Life
North Central Life
Old Faithful Life
Pioneer Mutual Life
Provident Life
Southern Life
Springfield Life
State Reserve Life
Tennessee Farmers Life

Combination Companies or Departments

GROUP VII

John Hancock Mutual Life
(includes John Hancock Variable Life)
Prudential of America

GROUP VIII

American National Insurance
Liberty National Life
National Life and Accident
Western-Southern Life
(includes Western-Southern Life Assurance)

GROUP IX

American General Life of Delaware
American General Life of Oklahoma
Boston Mutual Life
Commonwealth Life
Commonwealth Life & Accident
Durham Life
Fireside Commercial Life
Home Beneficial Life
Home Security Life (North Carolina)
Liberty Life (South Carolina)
Life and Casualty
Life of Georgia
Peoples Life (D.C.)
Southern Life
Southland Life
United Family Life
United of America

Canada

GROUP I

Canada Life
Confederation Life
Crown Life
Excelsior Life
(includes Aetna Life)
Great-West Life
London Life
Manufacturers Life
Metropolitan Life
Mutual Life of Canada
North American Life (Canada)
Prudential (England)
Prudential of America
Sun Life of Canada
Transamerica Occidental Life
(includes Occidental Life of Canada)

GROUP II

Alliance Mutuelle
Allstate Life of Canada
L'Assurance-Vie Desjardins
Commercial Union (Canada)
Equitable Life of Canada
Fidelity Life (Canada)
Imperial Life of Canada
La Laurentienne
Monarch Life (Canada)
National Life of Canada
New York Life
Northern Life of Canada
Royal (Canada)
La Sauvegarde
Zurich Life of Canada

GROUP III

Aeterna-Vie
Assumption Mutual Life
Financial Life of Canada
MONY Life of Canada
Norwich Union Life
Paul Revere Life
State Farm Life
Travelers Life of Canada
L'Union-Vie

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1983. The in force categories and, in parentheses, the number of contributing companies or departments in each:

UNITED STATES

Ordinary companies or departments

Group 1—$15 billion or more (24)
Group 2—$7 billion to $15 billion (20)
Group 3—$4 billion to $7 billion (25)
Group 4—$2 billion to $4 billion (23)
Group 5—$1 billion to $2 billion (18)
Group 6—Less than $1 billion (24)

Combination companies or departments

Group 7—$25 billion or more (2)
Group 8—$8 billion to $25 billion (4)
Group 9—Less than $8 billion (17)

CANADA

Group 1—$4 billion or more (14)
Group 2—$1 billion to $4 billion (15)
Group 3—Less than $1 billion (9)

Supplement to February 1983 Survey

The total industry monthly sales results published previously are accurate estimates based on a sample of LIMRA members that are representative of actual industry experience. As a means of corroborating the estimates and also to provide a basis for accurately estimating future sales, actual yearly sales figures are compiled for all the companies in the entire industry as soon as they can be obtained. This supplement, containing the total 1981 sales of all companies in the industry, is published to provide an accurate historical record of actual results for research or other analytical purposes.

1981 FINAL INDUSTRY SALES

UNITED STATES

ORDINARY
INCLUDING MASS-MARKETED ORDINARY

	(IN THOUSANDS)		(IN MILLIONS)	
	Volume	**Number of Policies**	**Group**	**Industrial**
January	$ 30,159,075	1,087	$ 14,470	$ 221
February	33,116,114	1,254	13,605	245
March	40,142,972	1,519	17,863	291
April	40,849,090	1,398	13,307	255
May	37,814,861	1,282	14,390	278
June	42,550,104	1,404	59,236	182
July	39,722,628	1,244	19,516	197
August	38,370,791	1,279	18,783	171
September	40,336,856	1,287	18,319	186
October	42,949,883	1,375	59,491	175
November	42,215,512	1,341	17,789	146
December	53,667,311	1,368	79,933	170
Total	$481,895,197	15,838	$346,702	$2,517

CANADA

ORDINARY
INCLUDES INDUSTRIAL PRODUCTION

	(IN THOUSANDS)		(IN THOUSANDS)
	Volume	**Number of Policies**	**Group**
January	$ 2,748,940	66,870	$ 1,379,735
February	3,490,563	90,071	2,928,008
March	3,983,372	102,419	2,522,344
April	4,097,135	98,222	1,599,822
May	4,001,026	97,672	1,550,940
June	4,461,370	104,062	2,436,529
July	4,190,211	92,948	1,652,085
August	3,533,257	76,891	1,761,568
September	4,150,375	97,579	2,854,888
October	4,641,925	112,737	1,927,012
November	4,922,538	109,902	2,326,917
December	5,579,563	107,621	4,102,192
Total	$49,800,275	1,156,994	$27,042,040

FINAL 1981 UNITED STATES ORDINARY SALES

(IN THOUSANDS)
INCLUDING MASS-MARKETED ORDINARY SALES

	January	February	March	April	May	June	July	August	September	October	November	December	Year Total
Alabama	$ 588,411	$ 660,411	$ 779,655	$ 737,392	$ 682,659	$ 819,476	$ 755,589	$ 722,394	$ 725,752	$ 779,173	$ 789,312	$ 875,267	$ 8,915,491
Alaska	50,238	67,142	68,316	73,149	72,279	103,665	65,476	69,039	67,936	75,287	69,866	90,658	873,051
Arizona	404,144	416,610	503,850	546,229	501,257	555,754	550,578	527,848	536,461	589,212	582,958	707,598	6,422,499
Arkansas	221,782	253,189	307,217	334,167	293,118	338,122	307,771	305,948	336,477	412,031	400,570	445,855	3,956,247
California	3,574,271	3,741,248	4,607,568	4,753,251	4,565,443	5,250,339	4,952,040	4,892,524	5,052,653	5,252,243	5,194,820	6,721,191	58,557,591
Colorado	535,186	549,609	697,126	742,324	648,281	717,501	697,361	637,799	716,010	746,011	749,888	1,179,913	8,617,009
Connecticut	442,401	504,582	575,298	628,799	623,332	639,662	599,934	620,693	626,274	652,124	636,912	910,281	7,460,292
Delaware	65,024	89,498	104,002	110,189	99,590	108,534	107,974	102,337	103,309	87,473	102,527	119,114	1,199,571
D. of C.	96,518	91,549	135,270	152,298	119,909	159,658	160,049	129,845	157,034	122,307	137,080	191,906	1,653,423
Florida	1,408,443	1,553,980	1,880,968	1,918,142	1,796,639	2,072,094	1,976,167	1,868,403	1,971,102	2,020,818	1,969,646	2,647,982	23,084,384
Georgia	824,057	934,683	1,149,838	1,181,157	1,112,519	1,200,826	1,087,503	1,157,520	1,189,011	1,241,807	1,248,268	1,486,012	13,813,201
Hawaii	154,702	167,536	187,872	205,996	189,436	227,284	198,942	219,802	218,598	216,587	206,653	271,954	2,465,362
Idaho	168,769	147,658	164,535	188,856	183,149	192,292	165,149	167,710	191,740	196,402	176,687	244,562	2,187,509
Illinois	1,472,829	1,670,296	1,976,769	2,047,472	1,870,371	2,024,996	1,924,122	1,779,262	1,907,466	2,054,557	2,053,529	2,615,679	23,397,348
Indiana	692,105	722,632	891,312	894,911	834,966	883,130	887,848	850,205	956,683	1,023,244	878,836	1,049,167	10,565,039
Iowa	420,024	451,942	543,260	563,199	463,077	543,908	561,798	516,560	516,001	545,005	508,839	667,532	6,301,145
Kansas	367,624	379,496	466,203	469,748	425,196	515,742	471,208	452,375	467,628	552,589	529,973	699,978	5,797,760
Kentucky	368,893	426,934	511,451	512,736	422,186	499,745	475,026	421,780	480,215	525,153	474,696	574,906	5,693,721
Louisiana	634,569	760,092	914,952	944,900	916,367	1,029,792	973,671	912,651	1,017,593	1,063,776	997,270	1,282,081	11,447,714
Maine	90,761	111,288	137,633	129,899	128,724	133,337	127,505	119,427	139,003	149,150	140,109	175,544	1,582,380
Maryland	541,680	659,778	751,193	764,965	743,553	818,503	727,900	708,530	716,621	815,710	772,625	914,999	8,936,057
Massachusetts	643,687	713,278	870,331	861,042	781,318	939,785	843,906	812,845	850,020	944,497	953,109	1,213,644	10,427,464
Michigan	921,536	913,694	1,133,512	1,212,807	1,087,074	1,128,331	1,107,886	1,025,023	1,089,996	1,200,856	1,159,878	1,434,132	13,414,725
Minnesota	544,363	653,696	742,041	733,468	618,983	713,808	731,656	671,805	684,673	726,622	714,473	976,019	8,511,607
Mississippi	301,750	312,571	381,344	425,892	394,710	436,088	388,945	373,747	380,498	399,840	394,863	478,870	4,669,118
Missouri	603,015	663,836	790,575	800,501	752,117	834,925	781,215	755,312	806,210	874,590	835,790	1,135,459	9,633,545
Montana	107,533	115,681	128,591	149,862	127,400	134,513	131,837	118,647	108,125	133,820	131,430	169,601	1,557,049
Nebraska	266,632	295,860	382,925	364,438	331,916	358,666	345,657	342,553	334,579	352,358	347,900	459,490	4,182,974
Nevada	83,062	97,332	118,904	145,747	131,197	157,560	135,674	132,736	172,041	159,097	144,940	198,748	1,677,038
New Hampshire	103,469	112,571	158,156	152,566	146,612	152,154	143,186	141,109	143,764	166,424	161,357	192,046	1,778,414
New Jersey	956,788	1,054,282	1,287,379	1,272,017	1,205,125	1,286,236	1,188,010	1,197,051	1,213,399	1,285,117	1,323,593	1,643,026	14,912,023
New Mexico	168,502	170,046	202,274	231,369	198,870	243,470	204,119	212,653	233,505	227,524	255,776	318,884	2,666,992
New York	2,107,449	2,208,904	2,687,284	2,684,077	2,548,157	2,727,298	2,475,587	2,281,932	2,423,271	2,546,242	2,597,743	3,398,692	30,686,636
North Carolina	772,242	837,905	1,047,781	986,585	975,677	1,050,378	965,399	960,151	1,059,055	1,082,348	1,029,705	1,211,276	11,978,502
North Dakota	107,979	122,974	154,210	154,720	138,602	160,048	157,746	131,836	162,287	163,680	159,309	231,647	1,845,038
Ohio	1,304,359	1,484,092	1,857,870	1,838,278	1,572,503	1,804,833	1,659,701	1,586,835	1,639,852	1,852,701	1,742,679	2,274,312	20,618,015
Oklahoma	488,575	606,959	614,738	621,650	552,369	719,028	663,457	623,187	698,974	698,682	749,175	835,612	7,872,406
Oregon	316,829	359,056	391,725	465,059	408,365	435,617	443,426	420,729	400,639	449,366	420,650	601,359	5,112,820
Pennsylvania	1,205,349	1,374,892	1,737,076	1,701,736	1,548,563	1,775,513	1,616,581	1,526,645	1,598,266	1,779,770	1,657,280	2,011,198	19,532,869
Rhode Island	112,800	138,795	180,206	168,943	170,753	200,068	173,761	189,152	178,386	196,919	190,450	210,542	2,110,775
South Carolina	419,552	479,240	573,085	574,686	523,556	603,512	552,292	548,584	567,216	636,372	596,108	637,323	6,711,526
South Dakota	109,111	134,224	144,255	144,450	120,796	129,464	128,911	131,642	141,849	143,693	137,861	199,024	1,665,280
Tennessee	574,358	662,141	853,882	822,336	784,151	831,862	761,734	736,272	788,444	852,511	894,619	1,047,490	9,609,800
Texas	2,507,772	2,702,147	3,268,193	3,296,912	3,009,931	3,619,563	3,278,036	3,185,723	3,539,985	3,634,319	3,696,746	4,753,829	40,493,156
Utah	238,664	270,059	338,055	353,816	351,349	366,908	368,468	379,596	356,950	439,648	394,577	549,016	4,407,106
Vermont	47,603	47,481	64,685	65,114	62,021	70,168	61,290	59,669	61,583	63,871	73,191	119,284	795,960
Virginia	717,379	812,082	990,799	1,001,249	961,017	1,063,123	1,007,084	1,006,207	931,561	1,079,227	1,030,960	1,222,545	11,823,233
Washington	559,012	600,633	734,175	731,326	697,496	772,794	687,912	692,302	699,511	748,081	757,998	1,006,914	8,688,154
West Virginia	158,744	173,287	213,248	205,265	191,616	219,180	213,762	210,848	210,321	206,845	202,540	225,934	2,431,590
Wisconsin	514,016	554,660	657,981	692,270	633,008	676,029	653,098	663,917	666,288	702,141	747,608	908,410	8,069,426
Wyoming	69,514	83,583	83,404	91,130	97,558	104,822	78,679	69,431	102,041	82,054	92,140	130,806	1,085,162
U.S. Total	$30,159,075	$33,116,114	$40,142,972	$40,849,090	$37,814,861	$42,550,104	$39,722,628	$38,370,791	$40,336,856	$42,949,883	$42,215,512	$53,667,311	$481,895,197

FINAL 1981 CANADIAN ORDINARY SALES

(IN THOUSANDS)

INCLUDES INDUSTRIAL PRODUCTION

	January	February	March	April	May	June	July	August	September	October	November	December	Year Total
Alberta	$ 332,102	$ 433,571	$ 471,080	$ 493,374	$ 465,772	$ 580,526	$ 520,996	$ 469,606	$ 571,371	$ 560,735	$ 631,460	$ 782,616	$ 6,313,209
British Columbia	362,736	428,865	510,788	548,308	508,788	568,836	510,611	449,333	501,004	545,846	615,904	726,929	6,277,948
Manitoba	103,212	111,554	135,589	170,157	145,272	177,064	165,674	130,809	149,827	194,703	176,901	227,321	1,888,083
New Brunswick	44,622	68,542	72,085	80,987	79,568	80,163	73,969	62,292	78,199	84,593	97,811	108,426	931,257
Newfoundland	28,217	35,346	35,783	40,962	37,287	45,717	44,666	37,993	45,899	50,535	54,358	66,354	523,117
Nova Scotia	53,771	75,144	83,912	95,058	95,019	96,374	89,233	68,185	81,554	97,647	90,633	112,481	1,039,011
Ontario	858,730	1,151,043	1,297,484	1,345,276	1,308,646	1,471,944	1,413,210	1,155,554	1,282,890	1,520,942	1,595,708	1,853,275	16,254,702
Prince Edward Island	8,870	9,782	14,757	13,236	12,152	14,611	12,472	13,352	11,627	16,621	20,038	17,542	165,060
Quebec	878,992	1,091,213	1,250,573	1,191,029	1,238,489	1,306,806	1,247,343	1,045,935	1,315,367	1,438,992	1,476,672	1,500,605	14,982,016
Saskatchewan	75,711	80,383	108,356	117,014	106,235	113,803	109,969	95,872	110,323	125,270	158,798	177,679	1,379,413
Territories	1,977	5,120	2,965	1,734	3,798	5,526	2,068	4,326	2,314	6,041	4,255	6,335	46,459
Canada Total	$2,748,940	$3,490,563	$3,983,372	$4,097,135	$4,001,026	$4,461,370	$4,190,211	$3,533,257	$4,150,375	$4,641,925	$4,922,538	$5,579,563	$49,800,275

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January 1983

Monthly Survey of LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

Comparisons with Previous Year

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
All ordinary business	120%	120%	135%	135%	120%	120%
Ordinary companies and departments	118%	118%	135%	135%	119%	119%
Combination companies and departments	131%	131%	140%	140%	122%	122%
CANADA						
All ordinary business	114%	114%	124%	124%	113%	113%

This survey gives:

Ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, indexed increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The data include mass-marketed ordinary business.

The results are based on the experience of 146 companies operating in the United States and 38 companies operating in Canada.

The proportion of volume and number of policies represented by the contributors in the respective countries will be reported at a later date. Since no industry data are available on total annualized new ordinary premiums, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1983. The in force categories and, in parentheses, the number of contributing companies or departments in each:

UNITED STATES

Ordinary companies or departments

Group 1—$15 billion or more (24)
Group 2—$7 billion to $15 billion (20)
Group 3—$4 billion to $7 billion (25)
Group 4—$2 billion to $4 billion (23)
Group 5—$1 billion to $2 billion (18)
Group 6—Less than $1 billion (24)

Combination companies or departments

Group 7—$25 billion or more (2)
Group 8—$8 billion to $25 billion (4)
Group 9—Less than $8 billion (17)

CANADA

Group 1—$4 billion or more (14)
Group 2—$1 billion to $4 billion (15)
Group 3—Less than $1 billion (9)

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1983

UNITED STATES

Ordinary Sales Results of 146 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES			PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY			
	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982	
January	$ 250,977	$ 301,768	120%	$ 22,854,940	$ 30,960,538	135%	585,801	703,276	120%	$10.98	$ 9.75	89%	$39,015	$44,023	113%	$428	$429	100%	January
February	253,537			25,122,132			696,857			10.09			36,051			364			February
March	313,086			31,167,793			849,323			10.05			36,697			369			March
April	288,211			29,506,647			764,704			9.77			38,586			377			April
May	290,844			29,176,755			763,934			9.97			38,193			381			May
June	318,140			32,049,583			807,987			9.93			39,666			394			June
July	286,661			28,740,127			731,898			9.97			39,268			392			July
August	301,453			30,172,497			795,015			9.99			37,952			379			August
September	296,603			30,301,171			759,065			9.79			39,919			391			September
October	312,156			32,464,888			818,031			9.62			39,687			382			October
November	330,059			34,445,487			848,380			9.58			40,601			389			November
December	419,136			41,689,341			841,800			10.05			49,524			498			December
Year total	$3,660,863			$367,691,361			9,262,795			$ 9.96			$39,696			$395			**Year total**
Year to date	$ 250,977	$ 301,768	120%	$ 22,854,940	$ 30,960,538	135%	585,801	703,276	120%	$10.98	$ 9.75	89%	$39,015	$44,023	113%	$428	$429	100%	**Year to date**

123 Ordinary Companies and 11 Ordinary Departments of Combination Companies

Total group																			**Total group**
Month	$ 201,502	$ 237,975	118%	$ 19,840,476	$ 26,741,776	135%	341,255	407,335	119%	$10.16	$ 8.90	88%	$58,140	$65,651	113%	$590	$584	99%	**Month**
Year to date	$ 201,502	$ 237,975	118%	$ 19,840,476	$ 26,741,776	135%	341,255	407,335	119%	$10.16	$ 8.90	88%	$58,140	$65,651	113%	$590	$584	99%	**Year to date**
Group 1—Month	$ 127,680	$ 148,585	116%	$ 12,791,064	$ 16,889,340	132%	222,343	263,584	119%	$ 9.98	$ 8.80	88%	$57,529	$64,076	111%	$574	$564	98%	Group 1—Month
Year to date	$ 127,680	$ 148,585	116%	$ 12,791,064	$ 16,889,340	132%	222,343	263,584	119%	$ 9.98	$ 8.80	88%	$57,529	$64,076	111%	$574	$564	98%	Year to date
Group 2—Month	$ 37,661	$ 40,909	109%	$ 3,118,927	$ 4,529,318	145%	45,106	57,051	126%	$12.07	$ 9.03	75%	$69,147	$79,391	115%	$835	$717	86%	Group 2—Month
Year to date	$ 37,661	$ 40,909	109%	$ 3,118,927	$ 4,529,318	145%	45,106	57,051	126%	$12.07	$ 9.03	75%	$69,147	$79,391	115%	$835	$717	86%	Year to date
Group 3—Month	$ 20,337	$ 26,663	131%	$ 2,252,989	$ 2,979,655	132%	39,996	46,919	117%	$ 9.03	$ 8.95	99%	$56,330	$63,506	113%	$508	$568	112%	Group 3—Month
Year to date	$ 20,337	$ 26,663	131%	$ 2,252,989	$ 2,979,655	132%	39,996	46,919	117%	$ 9.03	$ 8.95	99%	$56,330	$63,506	113%	$508	$568	112%	Year to date
Group 4—Month	$ 10,105	$ 12,961	128%	$ 1,014,925	$ 1,350,998	133%	17,341	20,606	119%	$ 9.96	$ 9.59	96%	$58,527	$65,563	112%	$583	$629	108%	Group 4—Month
Year to date	$ 10,105	$ 12,961	128%	$ 1,014,925	$ 1,350,998	133%	17,341	20,606	119%	$ 9.96	$ 9.59	96%	$58,527	$65,563	112%	$583	$629	108%	Year to date
Group 5—Month	$ 3,188	$ 6,406	201%	$ 381,740	$ 698,566	183%	8,548	12,068	141%	$ 8.35	$ 9.17	110%	$44,658	$57,886	130%	$373	$531	142%	Group 5—Month
Year to date	$ 3,188	$ 6,406	201%	$ 381,740	$ 698,566	183%	8,548	12,068	141%	$ 8.35	$ 9.17	110%	$44,658	$57,886	130%	$373	$531	142%	Year to date
Group 6—Month	$ 2,531	$ 2,451	97%	$ 280,831	$ 293,899	105%	7,921	7,107	90%	$ 9.01	$ 8.34	93%	$35,454	$41,353	117%	$320	$345	108%	Group 6—Month
Year to date	$ 2,531	$ 2,451	97%	$ 280,831	$ 293,899	105%	7,921	7,107	90%	$ 9.01	$ 8.34	93%	$35,454	$41,353	117%	$320	$345	108%	Year to date

23 Combination Companies and Departments

Excluding weekly premium ordinary

Total group																			**Total group**
Month	$ 46,678	$ 61,297	131%	$ 2,966,690	$ 4,163,044	140%	222,862	272,061	122%	$15.73	$14.72	94%	$13,312	$15,302	115%	$209	$225	108%	**Month**
Year to date	$ 46,678	$ 61,297	131%	$ 2,966,690	$ 4,163,044	140%	222,862	272,061	122%	$15.73	$14.72	94%	$13,312	$15,302	115%	$209	$225	108%	**Year to date**
Group 7—Month	$ 23,437	$ 27,712	118%	$ 1,593,586	$ 1,929,035	121%	77,980	86,748	111%	$14.71	$14.37	98%	$20,436	$22,237	109%	$301	$319	106%	Group 7—Month
Year to date	$ 23,437	$ 27,712	118%	$ 1,593,586	$ 1,929,035	121%	77,980	86,748	111%	$14.71	$14.37	98%	$20,436	$22,237	109%	$301	$319	106%	Year to date
Group 8—Month	$ 11,919	$ 16,869	142%	$ 697,148	$ 1,110,677	159%	64,357	85,355	133%	$17.10	$15.19	89%	$10,833	$13,012	120%	$185	$198	107%	Group 8—Month
Year to date	$ 11,919	$ 16,869	142%	$ 697,148	$ 1,110,677	159%	64,357	85,355	133%	$17.10	$15.19	89%	$10,833	$13,012	120%	$185	$198	107%	Year to date
Group 9—Month	$ 11,322	$ 16,716	148%	$ 675,956	$ 1,123,332	166%	80,525	99,958	124%	$16.75	$14.88	89%	$ 8,394	$11,238	134%	$141	$167	118%	Group 9—Month
Year to date	$ 11,322	$ 16,716	148%	$ 675,956	$ 1,123,332	166%	80,525	99,958	124%	$16.75	$14.88	89%	$ 8,394	$11,238	134%	$141	$167	118%	Year to date

Weekly premium ordinary

Month	$ 2,797	$ 2,496	89%	$ 47,774	$ 55,718	117%	21,684	23,880	110%	$58.55	$44.80	77%	$ 2,203	$ 2,333	106%	$129	$105	81%	**Month**
Year to date	$ 2,797	$ 2,496	89%	$ 47,774	$ 55,718	117%	21,684	23,880	110%	$58.55	$44.80	77%	$ 2,203	$ 2,333	106%	$129	$105	81%	**Year to date**

CANADA

Ordinary Sales Results of 38 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES		
	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982
January	$ 18,743	$ 21,425	114%	$ 2,312,963	$ 2,877,334	124%	47,049	53,265	113%
February	24,215			3,085,487			65,896		
March	26,771			3,408,602			69,573		
April	25,830			3,327,980			68,046		
May	25,218			3,189,180			66,691		
June	28,416			3,566,299			74,686		
July	25,116			3,116,904			63,086		
August	23,147			2,940,579			56,700		
September	26,620			3,347,876			68,250		
October	29,801			3,853,850			79,400		
November	33,633			4,406,441			84,197		
December	32,754			4,234,850			75,384		
Year total	$320,264			$40,791,011			818,958		
Year to date	$ 18,743	$ 21,425	114%	$ 2,312,963	$ 2,877,334	124%	47,049	53,265	113%
Group 1—Month	$ 13,817	$ 15,268	111%	$ 1,616,247	$ 1,937,677	120%	35,215	38,385	109%
Year to date	$ 13,817	$ 15,268	111%	$ 1,616,247	$ 1,937,677	120%	35,215	38,385	109%
Group 2—Month	$ 4,085	$ 5,390	132%	$ 564,910	$ 788,236	140%	9,556	12,602	132%
Year to date	$ 4,085	$ 5,390	132%	$ 564,910	$ 788,236	140%	9,556	12,602	132%
Group 3—Month	$ 841	$ 767	91%	$ 131,806	$ 151,421	115%	2,278	2,278	100%
Year to date	$ 841	$ 767	91%	$ 131,806	$ 151,421	115%	2,278	2,278	100%

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982
January	$ 8.10	$ 7.45	92%	$49,161	$54,019	110%	$398	$402	101%
February	7.85			46,824			367		
March	7.85			48,993			385		
April	7.76			48,908			380		
May	7.91			47,820			378		
June	7.97			47,751			380		
July	8.06			49,407			398		
August	7.87			51,862			408		
September	7.95			49,053			390		
October	7.73			48,537			375		
November	7.63			52,335			399		
December	7.73			56,177			434		
Year total	$ 7.85			$49,808			$391		
Year to date	$ 8.10	$ 7.45	92%	$49,161	$54,019	110%	$398	$402	101%
Group 1—Month	$ 8.55	$ 7.88	92%	$45,897	$50,480	110%	$392	$398	102%
Year to date	$ 8.55	$ 7.88	92%	$45,897	$50,480	110%	$392	$398	102%
Group 2—Month	$ 7.23	$ 6.84	95%	$59,116	$62,548	106%	$427	$428	100%
Year to date	$ 7.23	$ 6.84	95%	$59,116	$62,548	106%	$427	$428	100%
Group 3—Month	$ 6.38	$ 5.07	79%	$57,860	$66,471	115%	$369	$337	91%
Year to date	$ 6.38	$ 5.07	79%	$57,860	$66,471	115%	$369	$337	91%

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February 1983

Monthly Survey of LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

Comparisons with Previous Year

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
All ordinary business	121%	120%	129%	132%	111%	115%
Ordinary companies and departments	120%	119%	130%	132%	115%	117%
Combination companies and departments	123%	127%	126%	132%	107%	113%
CANADA						
All ordinary business	114%	114%	118%	121%	108%	110%

This survey gives:

Ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, indexed increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The data include mass-marketed ordinary business.

The results are based on the experience of 146 companies operating in the United States and 38 companies operating in Canada.

The proportion of volume and number of policies represented by the contributors in the respective countries will be reported at a later date. Since no industry data are available on total annualized new ordinary premiums, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1983. The in force categories and, in parentheses, the number of contributing companies or departments in each:

UNITED STATES

Ordinary companies or departments

Group 1—$15 billion or more (24)
Group 2—$7 billion to $15 billion (20)
Group 3—$4 billion to $7 billion (25)
Group 4—$2 billion to $4 billion (23)
Group 5—$1 billion to $2 billion (18)
Group 6—Less than $1 billion (24)

Combination companies or departments

Group 7—$25 billion or more (2)
Group 8—$8 billion to $25 billion (4)
Group 9—Less than $8 billion (17)

CANADA

Group 1—$4 billion or more (14)
Group 2—$1 billion to $4 billion (15)
Group 3—Less than $1 billion (9)

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UNITED STATES

Ordinary Sales Results of 146 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES			PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY			
	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982	
January	$ 250,977	$ 301,768	120%	$ 22,854,940	$ 30,960,538	135%	585,801	703,276	120%	$10.98	$ 9.75	89%	$39,015	$44,023	113%	$428	$429	100%	January
February	253,537	305,590	121	25,122,132	32,506,542	129	696,857	773,603	111	10.09	9.40	93	36,051	42,020	117	364	395	109	February
March	313,086			31,167,793			849,323			10.05			36,697			369			March
April	288,211			29,506,647			764,704			9.77			38,586			377			April
May	290,844			29,176,755			763,934			9.97			38,193			381			May
June	318,140			32,049,583			807,987			9.93			39,666			394			June
July	286,661			28,740,127			731,898			9.97			39,268			392			July
August	301,453			30,172,497			795,015			9.99			37,952			379			August
September	296,603			30,301,171			759,065			9.79			39,919			391			September
October	312,156			32,464,888			818,031			9.62			39,687			382			October
November	330,059			34,445,487			848,380			9.58			40,601			389			November
December	419,136			41,689,341			841,800			10.05			49,524			498			December
Year total	$3,660,863			$367,691,361			9,262,795			$ 9.96			$39,696			$395			**Year total**
Year to date	$ 504,514	$ 607,358	120%	$ 47,977,072	$ 63,467,080	132%	1,282,658	1,476,879	115%	$10.52	$ 9.57	91%	$37,404	$42,974	115%	$393	$411	105%	**Year to date**

123 Ordinary Companies and 11 Ordinary Departments of Combination Companies

Total group																			**Total group**
Month	$ 194,644	$ 233,807	120%	$ 21,288,713	$ 27,674,281	130%	386,425	442,695	115%	$ 9.14	$ 8.45	92%	$55,091	$62,513	113%	$504	$528	105%	**Month**
Year to date	$ 396,146	$ 471,782	119%	$ 41,129,189	$ 54,416,057	132%	727,680	850,030	117%	$ 9.63	$ 8.67	90%	$56,521	$64,017	113%	$544	$555	102%	**Year to date**
Group 1—Month	$ 122,704	$ 144,272	118%	$ 13,451,466	$ 17,491,526	130%	250,749	287,211	115%	$ 9.12	$ 8.25	90%	$53,645	$60,901	114%	$489	$502	103%	Group 1—Month
Year to date	$ 250,384	$ 292,857	117%	$ 26,242,530	$ 34,380,866	131%	473,092	550,795	116%	$ 9.54	$ 8.52	89%	$55,470	$62,420	113%	$529	$532	101%	Year to date
Group 2—Month	$ 31,493	$ 39,318	125%	$ 3,354,144	$ 4,559,141	136%	52,450	61,043	116%	$ 9.39	$ 8.62	92%	$63,949	$74,687	117%	$600	$644	107%	Group 2—Month
Year to date	$ 69,154	$ 80,227	116%	$ 6,473,071	$ 9,088,459	140%	97,556	118,094	121%	$10.68	$ 8.83	83%	$66,352	$76,960	116%	$709	$679	96%	Year to date
Group 3—Month	$ 22,558	$ 27,055	120%	$ 2,527,371	$ 3,074,950	122%	45,431	49,633	109%	$ 8.93	$ 8.80	99%	$55,631	$61,954	111%	$497	$545	110%	Group 3—Month
Year to date	$ 42,895	$ 53,718	125%	$ 4,780,360	$ 6,054,605	127%	85,427	96,552	113%	$ 8.97	$ 8.87	99%	$55,958	$62,708	112%	$502	$556	111%	Year to date
Group 4—Month	$ 11,595	$ 13,425	116%	$ 1,180,348	$ 1,388,910	118%	18,994	20,496	108%	$ 9.82	$ 9.67	98%	$62,143	$67,765	109%	$610	$655	107%	Group 4—Month
Year to date	$ 21,700	$ 26,386	122%	$ 2,195,273	$ 2,739,908	125%	36,335	41,102	113%	$ 9.88	$ 9.63	97%	$60,418	$66,661	110%	$597	$642	108%	Year to date
Group 5—Month	$ 3,845	$ 6,843	178%	$ 483,573	$ 807,658	167%	10,832	14,897	138%	$ 7.95	$ 8.47	107%	$44,643	$54,216	121%	$355	$459	129%	Group 5—Month
Year to date	$ 7,033	$ 13,249	188%	$ 865,313	$ 1,506,224	174%	19,380	26,965	139%	$ 8.13	$ 8.80	108%	$44,650	$55,858	125%	$363	$491	135%	Year to date
Group 6—Month	$ 2,449	$ 2,894	118%	$ 291,811	$ 352,096	121%	7,969	9,415	118%	$ 8.39	$ 8.22	98%	$36,618	$37,397	102%	$307	$307	100%	Group 6—Month
Year to date	$ 4,980	$ 5,345	107%	$ 572,642	$ 645,995	113%	15,890	16,522	104%	$ 8.70	$ 8.27	95%	$36,038	$39,099	108%	$313	$324	104%	Year to date

23 Combination Companies and Departments

Excluding weekly premium ordinary

Total group																			**Total group**
Month	$ 56,093	$ 68,961	123%	$ 3,780,546	$ 4,769,552	126%	285,882	304,902	107%	$14.84	$14.46	97%	$13,224	$15,643	118%	$196	$226	115%	**Month**
Year to date	$ 102,771	$ 130,258	127%	$ 6,747,236	$ 8,932,596	132%	508,744	576,963	113%	$15.23	$14.58	96%	$13,263	$15,482	117%	$202	$226	112%	**Year to date**
Group 7—Month	$ 28,791	$ 33,835	118%	$ 2,061,192	$ 2,460,346	119%	99,791	109,605	110%	$13.97	$13.75	98%	$20,655	$22,447	109%	$289	$309	107%	Group 7—Month
Year to date	$ 52,228	$ 61,547	118%	$ 3,654,778	$ 4,389,381	120%	177,771	196,353	110%	$14.29	$14.02	98%	$20,559	$22,355	109%	$294	$313	106%	Year to date
Group 8—Month	$ 13,213	$ 17,871	135%	$ 865,031	$ 1,193,119	138%	85,128	88,918	104%	$15.27	$14.98	98%	$10,162	$13,418	132%	$155	$201	130%	Group 8—Month
Year to date	$ 25,132	$ 34,740	138%	$ 1,562,179	$ 2,303,796	147%	149,485	174,273	117%	$16.09	$15.08	94%	$10,450	$13,219	126%	$168	$199	118%	Year to date
Group 9—Month	$ 14,089	$ 17,255	122%	$ 854,323	$ 1,116,087	131%	100,963	106,379	105%	$16.49	$15.46	94%	$ 8,462	$10,492	124%	$140	$162	116%	Group 9—Month
Year to date	$ 25,411	$ 33,971	134%	$ 1,530,279	$ 2,239,419	146%	181,488	206,337	114%	$16.61	$15.17	91%	$ 8,432	$10,853	129%	$140	$165	118%	Year to date

Weekly premium ordinary

Month	$ 2,800	$ 2,822	101%	$ 52,873	$ 62,709	119%	24,550	26,006	106%	$52.96	$45.00	85%	$ 2,154	$ 2,411	112%	$114	$109	96%	**Month**
Year to date	$ 5,597	$ 5,318	95%	$ 100,647	$ 118,427	118%	46,234	49,886	108%	$55.61	$44.91	81%	$ 2,177	$ 2,374	109%	$121	$107	88%	**Year to date**

CANADA

Ordinary Sales Results of 38 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES		
	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982
January	$ 18,743	$ 21,425	114%	$ 2,312,963	$ 2,877,334	124%	47,049	53,265	113%
February	24,215	27,505	114	3,085,487	3,647,354	118	65,896	71,265	108
March	26,771			3,408,602			69,573		
April	25,830			3,327,980			68,046		
May	25,213			3,189,180			66,691		
June	28,416			3,566,299			74,686		
July	25,116			3,116,904			63,086		
August	23,147			2,940,579			56,700		
September	26,620			3,347,876			68,250		
October	29,801			3,853,850			79,400		
November	33,633			4,406,441			84,197		
December	32,754			4,234,850			75,384		
Year total	$320,264			$40,791,011			818,958		
Year to date	$ 42,958	$ 48,930	114%	$ 5,398,450	$ 6,524,688	121%	112,945	124,530	110%
Group 1—Month	$ 18,782	$ 20,111	107%	$ 2,280,872	$ 2,579,089	113%	50,608	53,294	105%
Year to date	$ 32,599	$ 35,379	109%	$ 3,897,119	$ 4,516,766	116%	85,823	91,679	107%
Group 2—Month	$ 4,532	$ 6,506	144%	$ 623,805	$ 882,350	141%	12,700	15,209	120%
Year to date	$ 8,617	$ 11,896	138%	$ 1,188,715	$ 1,670,586	141%	22,256	27,811	125%
Group 3—Month	$ 901	$ 888	99%	$ 180,810	$ 185,915	103%	2,588	2,762	107%
Year to date	$ 1,742	$ 1,655	95%	$ 312,616	$ 337,336	108%	4,866	5,040	104%

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982
January	$ 8.10	$ 7.45	92%	$49,161	$54,019	110%	$398	$402	101%
February	7.85	7.54	96	46,824	51,180	109	367	386	105
March	7.85			48,993			385		
April	7.76			48,908			380		
May	7.91			47,820			378		
June	7.97			47,751			380		
July	8.06			49,407			398		
August	7.87			51,862			408		
September	7.95			49,053			390		
October	7.73			48,537			375		
November	7.63			52,335			399		
December	7.73			56,177			434		
Year total	$ 7.85			$49,808			$391		
Year to date	$ 7.96	$ 7.50	94%	$47,797	$52,395	110%	$380	$393	103%
Group 1—Month	$ 8.23	$ 7.80	95%	$45,069	$48,394	107%	$371	$377	102%
Year to date	$ 8.36	$ 7.83	94%	$45,409	$49,267	108%	$380	$386	102%
Group 2—Month	$ 7.27	$ 7.37	101%	$49,119	$58,015	118%	$357	$428	120%
Year to date	$ 7.25	$ 7.12	98%	$53,411	$60,069	112%	$387	$428	111%
Group 3—Month	$ 4.98	$ 4.78	96%	$69,865	$67,312	96%	$348	$322	93%
Year to date	$ 5.57	$ 4.91	88%	$64,245	$66,932	104%	$358	$328	92%

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March 1983

Monthly Survey of LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

Comparisons with Previous Year

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
All ordinary business	119%	120%	127%	130%	108%	112%
Ordinary companies and departments	120%	119%	128%	130%	113%	115%
Combination companies and departments	115%	122%	123%	129%	101%	108%
CANADA						
All ordinary business	112%	113%	116%	119%	108%	110%

This survey gives:

Ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, indexed increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The data include mass-marketed ordinary business.

The results are based on the experience of 146 companies operating in the United States and 38 companies operating in Canada. The United States contributors represent 63 percent of the 1981 United States ordinary volume, and 59 percent of the ordinary policies sold; the Canadian contributors represent 68 percent of the 1981 Canadian ordinary volume, and 72 percent of the policies. Since no industry data are available on total annualized new ordinary premiums, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1983. The in force categories and, in parentheses, the number of contributing companies or departments in each:

UNITED STATES

Ordinary companies or departments

Group 1—$15 billion or more (24)
Group 2—$7 billion to $15 billion (20)
Group 3—$4 billion to $7 billion (25)
Group 4—$2 billion to $4 billion (23)
Group 5—$1 billion to $2 billion (18)
Group 6—Less than $1 billion (24)

Combination companies or departments

Group 7—$25 billion or more (2)
Group 8—$8 billion to $25 billion (4)
Group 9—Less than $8 billion (17)

CANADA

Group 1—$4 billion or more (14)
Group 2—$1 billion to $4 billion (15)
Group 3—Less than $1 billion (9)

LIMRA INTERNATIONAL

Profit from our research.

UNITED STATES

Ordinary Sales Results of 146 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES			PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY			
	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982	
January	$ 250,977	$ 301,768	120%	$ 22,854,940	$ 30,960,538	135%	585,801	703,276	120%	$10.98	$ 9.75	89%	$39,015	$44,023	113%	$428	$429	100%	January
February	253,537	305,590	121	25,122,132	32,506,542	129	696,857	773,603	111	10.09	9.40	93	36,051	42,020	117	364	395	109	February
March	313,086	371,888	119	31,167,793	39,515,663	127	849,323	914,126	108	10.05	9.41	94	36,697	43,228	118	369	407	110	March
April	288,211			29,506,647			764,704			9.77			38,586			377			April
May	290,844			29,176,755			763,934			9.97			38,193			381			May
June	318,140			32,049,583			807,987			9.93			39,666			394			June
July	286,661			28,740,127			731,898			9.97			39,268			392			July
August	301,453			30,172,497			795,015			9.99			37,952			379			August
September	296,603			30,301,171			759,065			9.79			39,919			391			September
October	312,156			32,464,888			818,031			9.62			39,687			382			October
November	330,059			34,445,487			848,380			9.58			40,601			389			November
December	419,136			41,689,341			841,800			10.05			49,524			498			December
Year total	$3,660,863			$367,691,361			9,262,795			$ 9.96			$39,696			$395			**Year total**
Year to date	$ 817,600	$ 979,246	120%	$ 79,144,865	$102,982,743	130%	2,131,981	2,391,005	112%	$10.33	$ 9.51	92%	$37,123	$43,071	116%	$383	$410	107%	**Year to date**

123 Ordinary Companies and 11 Ordinary Departments of Combination Companies

Total group																			**Total group**
Month	$ 238,810	$ 286,821	120%	$ 26,409,469	$ 33,675,864	128%	472,814	534,412	113%	$ 9.04	$ 8.52	94%	$55,856	$63,015	113%	$505	$537	106%	**Month**
Year to date	$ 634,956	$ 758,603	119%	$ 67,538,658	$ 88,091,921	130%	1,200,494	1,384,442	115%	$ 9.40	$ 8.61	92%	$56,259	$63,630	113%	$529	$548	104%	**Year to date**
Group 1—Month	$ 150,423	$ 178,614	119%	$ 16,832,398	$ 21,605,064	128%	303,159	347,789	115%	$ 8.94	$ 8.27	93%	$55,523	$62,121	112%	$496	$514	104%	Group 1—Month
Year to date	$ 400,807	$ 471,471	118%	$ 43,074,928	$ 55,985,930	130%	776,251	898,584	116%	$ 9.30	$ 8.42	91%	$55,491	$62,305	112%	$516	$525	102%	Year to date
Group 2—Month	$ 39,281	$ 48,670	124%	$ 4,098,791	$ 5,465,653	133%	65,630	75,553	115%	$ 9.58	$ 8.90	93%	$62,453	$72,342	116%	$599	$644	108%	Group 2—Month
Year to date	$ 108,435	$ 128,897	119%	$ 10,571,862	$ 14,554,112	138%	163,186	193,647	119%	$10.26	$ 8.86	86%	$64,784	$75,158	116%	$664	$666	100%	Year to date
Group 3—Month	$ 27,446	$ 31,174	114%	$ 3,066,241	$ 3,532,466	115%	55,233	57,048	103%	$ 8.95	$ 8.82	99%	$55,515	$61,921	112%	$497	$546	110%	Group 3—Month
Year to date	$ 70,341	$ 84,892	121%	$ 7,846,601	$ 9,587,071	122%	140,660	153,600	109%	$ 8.96	$ 8.85	99%	$55,784	$62,416	112%	$500	$553	111%	Year to date
Group 4—Month	$ 13,530	$ 16,563	122%	$ 1,422,087	$ 1,680,704	118%	23,557	24,667	105%	$ 9.51	$ 9.85	104%	$60,368	$68,136	113%	$574	$671	117%	Group 4—Month
Year to date	$ 35,230	$ 42,949	122%	$ 3,617,360	$ 4,420,612	122%	59,892	65,769	110%	$ 9.74	$ 9.72	100%	$60,398	$67,214	111%	$588	$653	111%	Year to date
Group 5—Month	$ 4,842	$ 7,885	163%	$ 617,298	$ 945,449	153%	13,653	18,135	133%	$ 7.84	$ 8.34	106%	$45,213	$52,134	115%	$355	$435	123%	Group 5—Month
Year to date	$ 11,875	$ 21,134	178%	$ 1,482,611	$ 2,451,673	165%	33,033	45,100	137%	$ 8.01	$ 8.62	108%	$44,883	$54,361	121%	$359	$469	131%	Year to date
Group 6—Month	$ 3,288	$ 3,915	119%	$ 372,654	$ 446,528	120%	11,582	11,220	97%	$ 8.82	$ 8.77	99%	$32,175	$39,798	124%	$284	$349	123%	Group 6—Month
Year to date	$ 8,268	$ 9,260	112%	$ 945,296	$ 1,092,523	116%	27,472	27,742	101%	$ 8.75	$ 8.48	97%	$34,409	$39,382	114%	$301	$334	111%	Year to date

23 Combination Companies and Departments

Excluding weekly premium ordinary

Total group																			**Total group**
Month	$ 70,971	$ 81,619	115%	$ 4,688,621	$ 5,764,679	123%	345,818	348,152	101%	$15.14	$14.16	94%	$13,558	$16,558	122%	$205	$234	114%	**Month**
Year to date	$ 173,742	$ 211,877	122%	$ 11,435,857	$ 14,697,275	129%	854,562	925,115	108%	$15.19	$14.42	95%	$13,382	$15,887	119%	$203	$229	113%	**Year to date**
Group 7—Month	$ 32,706	$ 39,874	122%	$ 2,365,416	$ 2,843,893	120%	108,277	123,079	114%	$13.83	$14.02	101%	$21,846	$23,106	106%	$302	$324	107%	Group 7—Month
Year to date	$ 84,934	$ 101,421	119%	$ 6,020,194	$ 7,233,274	120%	286,048	319,432	112%	$14.11	$14.02	99%	$21,046	$22,644	108%	$297	$318	107%	Year to date
Group 8—Month	$ 18,764	$ 20,739	111%	$ 1,108,984	$ 1,424,824	128%	104,087	100,504	97%	$16.92	$14.56	86%	$10,654	$14,177	133%	$180	$206	114%	Group 8—Month
Year to date	$ 43,896	$ 55,479	126%	$ 2,671,163	$ 3,728,620	140%	253,572	274,777	108%	$16.43	$14.88	91%	$10,534	$13,570	129%	$173	$202	117%	Year to date
Group 9—Month	$ 19,501	$ 21,006	108%	$ 1,214,221	$ 1,495,962	123%	133,454	124,569	93%	$16.06	$14.04	87%	$ 9,098	$12,009	132%	$146	$169	116%	Group 9—Month
Year to date	$ 44,912	$ 54,977	122%	$ 2,744,500	$ 3,735,381	136%	314,942	330,906	105%	$16.36	$14.72	90%	$ 8,714	$11,288	130%	$143	$166	116%	Year to date

Weekly premium ordinary

Month	$ 3,305	$ 3,448	104%	$ 69,703	$ 75,120	108%	30,691	31,562	103%	$47.42	$45.90	97%	$ 2,271	$ 2,380	105%	$108	$109	101%	**Month**
Year to date	$ 8,902	$ 8,766	98%	$ 170,350	$ 193,547	114%	76,925	81,448	106%	$52.26	$45.29	87%	$ 2,214	$ 2,376	107%	$116	$108	93%	**Year to date**

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CANADA

Ordinary Sales Results of 38 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES		
	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982
January	$ 18,743	$ 21,425	114%	$ 2,312,963	$ 2,877,334	124%	47,049	53,265	113%
February	24,215	27,505	114	3,085,487	3,647,354	118	65,896	71,265	108
March	26,771	30,035	112	3,408,602	3,947,191	116	69,573	75,440	108
April	25,830			3,327,980			68,046		
May	25,218			3,189,180			66,691		
June	28,416			3,566,299			74,686		
July	25,116			3,116,904			63,086		
August	23,147			2,940,579			56,700		
September	26,620			3,347,876			68,250		
October	29,801			3,853,850			79,400		
November	33,633			4,406,441			84,197		
December	32,754			4,234,850			75,384		
Year total	$320,264			$40,791,011			818,958		
Year to date	$ 69,729	$ 78,965	113%	$ 8,807,052	$10,471,879	119%	182,518	199,970	110%
Group 1—Month	$ 20,289	$ 21,983	108%	$ 2,402,534	$ 2,768,006	115%	51,956	55,907	108%
Year to date	$ 52,888	$ 57,362	108%	$ 6,299,653	$ 7,284,772	116%	137,779	147,586	107%
Group 2—Month	$ 5,316	$ 7,017	132%	$ 775,292	$ 991,916	128%	14,248	16,519	116%
Year to date	$ 13,933	$ 18,913	136%	$ 1,964,007	$ 2,662,502	136%	36,504	44,330	121%
Group 3—Month	$ 1,166	$ 1,035	89%	$ 230,776	$ 187,269	81%	3,369	3,014	89%
Year to date	$ 2,908	$ 2,690	93%	$ 543,392	$ 524,605	97%	8,235	8,054	98%

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982
January	$ 8.10	$ 7.45	92%	$49,161	$54,019	110%	$398	$402	101%
February	7.85	7.54	96	46,824	51,180	109	367	386	105
March	7.85	7.61	97	48,993	52,322	107	385	398	103
April	7.76			48,908			380		
May	7.91			47,820			378		
June	7.97			47,751			380		
July	8.06			49,407			398		
August	7.87			51,862			408		
September	7.95			49,053			390		
October	7.73			48,537			375		
November	7.63			52,335			399		
December	7.73			56,177			434		
Year total	$ 7.85			$49,808			$391		
Year to date	$ 7.92	$ 7.54	95%	$48,253	$52,367	109%	$382	$395	103%
Group 1—Month	$ 8.44	$ 7.94	94%	$46,242	$49,511	107%	$391	$393	101%
Year to date	$ 8.40	$ 7.87	94%	$45,723	$49,360	108%	$384	$389	101%
Group 2—Month	$ 6.86	$ 7.07	103%	$54,414	$60,047	110%	$373	$425	114%
Year to date	$ 7.09	$ 7.10	100%	$53,803	$60,061	112%	$382	$427	112%
Group 3—Month	$ 5.05	$ 5.53	110%	$68,500	$62,133	91%	$346	$343	99%
Year to date	$ 5.35	$ 5.13	96%	$65,986	$65,136	99%	$353	$334	95%

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April 1983

Monthly Survey of LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

Comparisons with Previous Year

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
All ordinary business	126%	121%	129%	130%	113%	112%
Ordinary companies and departments	125%	121%	129%	130%	113%	115%
Combination companies and departments	129%	124%	132%	130%	114%	110%
CANADA						
All ordinary business	103%	110%	107%	116%	101%	107%

This survey gives:

Ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, indexed increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The data include mass-marketed ordinary business.

The results are based on the experience of 146 companies operating in the United States and 38 companies operating in Canada. The United States contributors represent 63 percent of the 1981 United States ordinary volume, and 59 percent of the ordinary policies sold; the Canadian contributors represent 68 percent of the 1981 Canadian ordinary volume, and 72 percent of the policies. Since no industry data are available on total annualized new ordinary premiums, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1983. The in force categories and, in parentheses, the number of contributing companies or departments in each:

UNITED STATES

Ordinary companies or departments

Group 1—$14 billion or more (24)
Group 2—$7 billion to $14 billion (20)
Group 3—$4 billion to $7 billion (25)
Group 4—$2 billion to $4 billion (23)
Group 5—$1 billion to $2 billion (18)
Group 6—Less than $1 billion (24)

Combination companies or departments

Group 7—$25 billion or more (2)
Group 8—$8 billion to $25 billion (4)
Group 9—Less than $8 billion (17)

CANADA

Group 1—$4 billion or more (14)
Group 2—$1 billion to $4 billion (15)
Group 3—Less than $1 billion (9)

LIMRA INTERNATIONAL

Profit from our research.

UNITED STATES

Ordinary Sales Results of 146 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES			PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY			
	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982	
January	$ 250,977	$ 301,768	120%	$ 22,854,940	$ 30,960,538	135%	585,801	703,276	120%	$10.98	$ 9.75	89%	$39,015	$44,023	113%	$428	$429	100%	January
February	253,537	305,590	121	25,122,132	32,506,542	129	696,857	773,603	111	10.09	9.40	93	36,051	42,020	117	364	395	109	February
March	313,086	371,888	119	31,167,793	39,515,663	127	849,323	914,126	108	10.05	9.41	94	36,697	43,228	118	369	407	110	March
April	288,211	362,994	126	29,506,647	38,083,742	129	764,704	866,144	113	9.77	9.53	98	38,586	43,969	114	377	419	111	April
May	290,844			29,176,755			763,934			9.97			38,193			381			May
June	318,140			32,049,583			807,987			9.93			39,666			394			June
July	286,661			28,740,127			731,898			9.97			39,268			392			July
August	301,453			30,172,497			795,015			9.99			37,952			379			August
September	296,603			30,301,171			759,065			9.79			39,919			391			September
October	312,156			32,464,888			818,031			9.62			39,687			382			October
November	330,059			34,445,487			848,380			9.58			40,601			389			November
December	419,136			41,689,341			841,800			10.05			49,524			498			December
Year total	$3,660,863			$367,691,361			9,262,795			$ 9.96			$39,696			$395			**Year total**
Year to date	$1,105,811	$1,342,240	121%	$108,651,512	$141,066,485	130%	2,896,685	3,257,149	112%	$10.18	$ 9.51	93%	$37,509	$43,310	115%	$382	$412	108%	**Year to date**

123 Ordinary Companies and 11 Ordinary Departments of Combination Companies

Total group																			**Total group**
Month	$ 226,009	$ 283,141	125%	$ 25,348,346	$ 32,594,726	129%	449,359	509,299	113%	$ 8.92	$ 8.69	97%	$56,410	$63,999	113%	$503	$556	111%	**Month**
Year to date	$ 860,965	$1,041,744	121%	$ 92,887,004	$120,686,647	130%	1,649,853	1,893,741	115%	$ 9.27	$ 8.63	93%	$56,300	$63,729	113%	$522	$550	105%	**Year to date**
Group 1—Month	$ 138,852	$ 178,425	129%	$ 15,882,517	$ 20,717,317	130%	284,686	332,204	117%	$ 8.74	$ 8.61	99%	$55,790	$62,363	112%	$488	$537	110%	Group 1—Month
Year to date	$ 539,659	$ 649,896	120%	$ 58,957,445	$ 76,703,247	130%	1,060,937	1,230,788	116%	$ 9.15	$ 8.47	93%	$55,571	$62,320	112%	$509	$528	104%	Year to date
Group 2—Month	$ 39,559	$ 44,493	112%	$ 4,153,398	$ 5,331,268	128%	66,969	72,613	108%	$ 9.52	$ 8.35	88%	$62,020	$73,420	118%	$591	$613	104%	Group 2—Month
Year to date	$ 147,994	$ 173,390	117%	$ 14,725,260	$ 19,885,380	135%	230,155	266,260	116%	$10.05	$ 8.72	87%	$63,980	$74,684	117%	$643	$651	101%	Year to date
Group 3—Month	$ 27,262	$ 32,792	120%	$ 3,062,491	$ 3,567,407	116%	53,475	55,464	104%	$ 8.90	$ 9.19	103%	$57,270	$64,319	112%	$510	$591	116%	Group 3—Month
Year to date	$ 97,603	$ 117,684	121%	$ 10,909,092	$ 13,154,478	121%	194,135	209,064	108%	$ 8.95	$ 8.95	100%	$56,193	$62,921	112%	$503	$563	112%	Year to date
Group 4—Month	$ 12,616	$ 15,869	126%	$ 1,292,989	$ 1,683,491	130%	21,450	22,903	107%	$ 9.76	$ 9.43	97%	$60,279	$73,505	122%	$588	$693	118%	Group 4—Month
Year to date	$ 47,846	$ 58,818	123%	$ 4,910,349	$ 6,104,103	124%	81,342	88,672	109%	$ 9.74	$ 9.64	99%	$60,367	$68,839	114%	$588	$663	113%	Year to date
Group 5—Month	$ 4,766	$ 7,762	163%	$ 619,164	$ 885,851	143%	13,203	16,461	125%	$ 7.70	$ 8.76	114%	$46,896	$53,815	115%	$361	$472	131%	Group 5—Month
Year to date	$ 16,641	$ 28,896	174%	$ 2,101,775	$ 3,337,524	159%	46,236	61,561	133%	$ 7.92	$ 8.66	109%	$45,458	$54,215	119%	$360	$469	130%	Year to date
Group 6—Month	$ 2,954	$ 3,800	129%	$ 337,787	$ 409,392	121%	9,576	9,654	101%	$ 8.75	$ 9.28	106%	$35,274	$42,406	120%	$308	$394	128%	Group 6—Month
Year to date	$ 11,222	$ 13,060	116%	$ 1,283,083	$ 1,501,915	117%	37,048	37,396	101%	$ 8.75	$ 8.70	99%	$34,633	$40,162	116%	$303	$349	115%	Year to date

23 Combination Companies and Departments

Excluding weekly premium ordinary

Total group																			**Total group**
Month	$ 59,835	$ 77,142	129%	$ 4,106,031	$ 5,430,995	132%	292,951	332,544	114%	$14.57	$14.20	97%	$14,016	$16,332	117%	$204	$232	114%	**Month**
Year to date	$ 233,577	$ 289,019	124%	$ 15,541,888	$ 20,128,270	130%	1,147,513	1,257,659	110%	$15.03	$14.36	96%	$13,544	$16,005	118%	$204	$230	113%	**Year to date**
Group 7—Month	$ 28,907	$ 38,115	132%	$ 2,105,900	$ 2,720,774	129%	94,293	114,785	122%	$13.73	$14.01	102%	$22,334	$23,703	106%	$307	$332	108%	Group 7—Month
Year to date	$ 113,841	$ 139,536	123%	$ 8,126,094	$ 9,954,048	122%	380,341	434,217	114%	$14.01	$14.02	100%	$21,365	$22,924	107%	$299	$321	107%	Year to date
Group 8—Month	$ 13,429	$ 18,238	136%	$ 913,447	$ 1,268,979	139%	80,523	85,489	106%	$14.70	$14.37	98%	$11,344	$14,844	131%	$167	$213	128%	Group 8—Month
Year to date	$ 57,325	$ 73,717	129%	$ 3,584,610	$ 4,997,599	139%	334,095	360,266	108%	$15.99	$14.75	92%	$10,729	$13,872	129%	$172	$205	119%	Year to date
Group 9—Month	$ 17,499	$ 20,789	119%	$ 1,086,684	$ 1,441,242	133%	118,135	132,270	112%	$16.10	$14.42	90%	$ 9,199	$10,896	118%	$148	$157	106%	Group 9—Month
Year to date	$ 62,411	$ 75,766	121%	$ 3,831,184	$ 5,176,623	135%	433,077	463,176	107%	$16.29	$14.64	90%	$ 8,846	$11,176	126%	$144	$164	114%	Year to date

Weekly premium ordinary

Month	$ 2,367	$ 2,711	115%	$ 52,270	$ 58,021	111%	22,394	24,301	109%	$45.28	$46.72	103%	$ 2,334	$ 2,388	102%	$106	$112	106%	**Month**
Year to date	$ 11,269	$ 11,477	102%	$ 222,620	$ 251,568	113%	99,319	105,749	106%	$50.62	$45.62	90%	$ 2,241	$ 2,379	106%	$113	$109	96%	**Year to date**

CANADA

Ordinary Sales Results of 38 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES		
	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982
January	$ 18,743	$ 21,425	114%	$ 2,312,963	$ 2,877,334	124%	47,049	53,265	113%
February	24,215	27,505	114	3,085,487	3,647,354	118	65,896	71,265	108
March	26,771	30,035	112	3,408,602	3,947,191	116	69,573	75,440	108
April	25,830	26,491	103	3,327,980	3,560,525	107	68,046	68,743	101
May	25,218			3,189,180			66,691		
June	28,416			3,566,299			74,686		
July	25,116			3,116,904			63,086		
August	23,147			2,940,579			56,700		
September	26,620			3,347,876			68,250		
October	29,801			3,853,850			79,400		
November	33,633			4,406,441			84,197		
December	32,754			4,234,850			75,384		
Year total	$320,264			$40,791,011			818,958		
Year to date	**$ 95,559**	**$105,456**	**110%**	**$12,135,032**	**$14,032,404**	**116%**	**250,564**	**268,713**	**107%**
Group 1—Month	$ 19,203	$ 19,131	100%	$ 2,324,831	$ 2,490,419	107%	51,180	50,606	99%
Year to date	$ 72,091	$ 76,493	106%	$ 8,624,484	$ 9,775,191	113%	188,959	198,192	105%
Group 2—Month	$ 5,361	$ 6,505	121%	$ 718,937	$ 908,381	126%	13,132	15,249	116%
Year to date	$ 19,294	$ 25,418	132%	$ 2,682,944	$ 3,570,883	133%	49,636	59,579	120%
Group 3—Month	$ 1,266	$ 855	68%	$ 284,212	$ 161,725	57%	3,734	2,888	77%
Year to date	$ 4,174	$ 3,545	85%	$ 827,604	$ 686,330	83%	11,969	10,942	91%

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982
January	$ 8.10	$ 7.45	92%	$49,161	$54,019	110%	$398	$402	101%
February	7.85	7.54	96	46,824	51,180	109	367	386	105
March	7.85	7.61	97	48,993	52,322	107	385	398	103
April	7.76	7.44	96	48,908	51,795	106	380	385	101
May	7.91			47,820			378		
June	7.97			47,751			380		
July	8.06			49,407			398		
August	7.87			51,862			408		
September	7.95			49,053			390		
October	7.73			48,537			375		
November	7.63			52,335			399		
December	7.73			56,177			434		
Year total	$ 7.85			$49,808			$391		
Year to date	**$ 7.87**	**$ 7.52**	**96%**	**$48,431**	**$52,221**	**108%**	**$381**	**$392**	**103%**
Group 1—Month	$ 8.26	$ 7.68	93%	$45,425	$49,212	108%	$375	$378	101%
Year to date	$ 8.36	$ 7.83	94%	$45,642	$49,322	108%	$382	$386	101%
Group 2—Month	$ 7.46	$ 7.16	96%	$54,747	$59,570	109%	$408	$427	105%
Year to date	$ 7.19	$ 7.12	99%	$54,052	$59,935	111%	$389	$427	110%
Group 3—Month	$ 4.45	$ 5.29	119%	$76,115	$55,999	74%	$339	$296	87%
Year to date	$ 5.04	$ 5.17	103%	$69,146	$62,724	91%	$349	$324	93%

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Monthly Survey of LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

Comparisons with Previous Year

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
All ordinary business	122%	122%	130%	130%	110%	112%
Ordinary companies and departments	123%	121%	131%	130%	116%	115%
Combination companies and departments	119%	123%	126%	129%	101%	108%
CANADA						
All ordinary business	113%	111%	124%	117%	111%	108%

This survey gives:

Ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, indexed increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The data include mass-marketed ordinary business.

The results are based on the experience of 145 companies operating in the United States and 38 companies operating in Canada. The United States contributors represent 63 percent of the 1981 United States ordinary volume, and 59 percent of the ordinary policies sold; the Canadian contributors represent 68 percent of the 1981 Canadian ordinary volume, and 72 percent of the policies. Since no industry data are available on total annualized new ordinary premiums, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1983. The in force categories and, in parentheses, the number of contributing companies or departments in each:

UNITED STATES

Ordinary companies or departments

Group 1—$14 billion or more (24)
Group 2—$7 billion to $14 billion (20)
Group 3—$4 billion to $7 billion (25)
Group 4—$2 billion to $4 billion (22)
Group 5—$1 billion to $2 billion (18)
Group 6—Less than $1 billion (24)

Combination companies or departments

Group 7—$25 billion or more (2)
Group 8—$8 billion to $25 billion (4)
Group 9—Less than $8 billion (17)

CANADA

Group 1—$4 billion or more (14)
Group 2—$1 billion to $4 billion (15)
Group 3—Less than $1 billion (9)

LIMRA INTERNATIONAL
Profit from our research.

Ordinary Sales Results of 145* Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES			PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY			
	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982	
January	$ 250,977	$ 301,768	120%	$ 22,854,940	$ 30,960,538	135%	585,801	703,276	120%	$10.98	$ 9.75	89%	$39,015	$44,023	113%	$428	$429	100%	January
February	253,537	305,590	121	25,122,132	32,506,542	129	696,857	773,603	111	10.09	9.40	93	36,051	42,020	117	364	395	109	February
March	313,086	371,888	119	31,167,793	39,515,663	127	849,323	914,126	108	10.05	9.41	94	36,697	43,228	118	369	407	110	March
April	288,211	362,994	126	29,506,647	38,083,742	129	764,704	866,144	113	9.77	9.53	98	38,586	43,969	114	377	419	111	April
May	290,844	355,609	122	29,176,755	37,972,459	130	753,934	838,896	110	9.97	9.36	94	38,193	45,265	119	381	424	111	May
June	318,140			32,049,583			807,987			9.93			39,666			394			June
July	286,661			28,740,127			731,898			9.97			39,268			392			July
August	301,453			30,172,497			795,015			9.99			37,952			379			August
September	296,603			30,301,171			759,065			9.79			39,919			391			September
October	312,156			32,464,888			818,031			9.62			39,687			382			October
November	330,059			34,445,487			848,380			9.58			40,601			389			November
December	419,136			41,689,341			841,800			10.05			49,524			498			December
Year total	$3,660,863			$367,691,361			9,262,795			$ 9.96			$39,696			$395			**Year total**
Year to date	$1,396,655	$1,697,848	122%	$137,828,267	$179,038,944	130%	3,660,619	4,096,045	112%	$10.13	$ 9.48	94%	$37,652	$43,710	116%	$382	$415	109%	**Year to date**

122* Ordinary Companies and 11 Ordinary Departments of Combination Companies

Total group																			**Total group**
Month	$ 225,346	$ 277,726	123%	$ 24,892,344	$ 32,571,896	131%	427,454	497,897	116%	$ 9.05	$ 8.53	94%	$58,234	$65,419	112%	$527	$558	106%	**Month**
Year to date	$1,086,311	$1,319,469	121%	$117,779,348	$153,258,543	130%	2,077,307	2,391,638	115%	$ 9.22	$ 8.61	93%	$56,698	$64,081	113%	$523	$552	106%	**Year to date**
Group 1—Month	$ 142,115	$ 177,138	125%	$ 15,855,548	$ 20,949,320	132%	277,631	326,749	118%	$ 8.96	$ 8.46	94%	$57,110	$64,114	112%	$512	$542	106%	Group 1—Month
Year to date	$ 685,656	$ 832,870	121%	$ 75,263,648	$ 98,211,150	130%	1,343,119	1,564,413	116%	$ 9.11	$ 8.48	93%	$56,036	$62,778	112%	$510	$532	104%	Year to date
Group 2—Month	$ 37,380	$ 43,908	117%	$ 4,120,184	$ 5,558,967	135%	61,381	71,975	117%	$ 9.07	$ 7.90	87%	$67,125	$77,235	115%	$609	$610	100%	Group 2—Month
Year to date	$ 185,374	$ 217,298	117%	$ 18,845,444	$ 25,444,347	135%	291,536	338,235	116%	$ 9.84	$ 8.54	87%	$64,642	$75,227	116%	$636	$642	101%	Year to date
Group 3—Month	$ 26,530	$ 31,257	118%	$ 2,895,987	$ 3,324,801	115%	48,883	53,232	109%	$ 9.16	$ 9.40	103%	$59,243	$62,459	105%	$543	$587	108%	Group 3—Month
Year to date	$ 124,133	$ 148,941	120%	$ 13,805,079	$ 16,479,279	119%	243,018	262,296	108%	$ 8.99	$ 9.04	101%	$56,807	$62,827	111%	$511	$568	111%	Year to date
Group 4—Month	$ 11,641	$ 14,944	128%	$ 1,097,653	$ 1,544,227	141%	18,492	21,825	118%	$10.61	$ 9.68	91%	$59,358	$70,755	119%	$630	$685	109%	Group 4—Month
Year to date	$ 55,605	$ 67,925	122%	$ 5,557,347	$ 7,089,747	128%	95,283	103,621	109%	$10.01	$ 9.58	96%	$58,325	$68,420	11 .%	$584	$656	112%	Year to date
Group 5—Month	$ 4,917	$ 7,603	155%	$ 571,172	$ 833,826	146%	11,565	15,291	132%	$ 8.61	$ 9.12	106%	$49,388	$54,531	110%	$425	$497	117%	Group 5—Month
Year to date	$ 21,558	$ 36,499	169%	$ 2,672,947	$ 4,171,350	156%	57,801	76,852	133%	$ 8.07	$ 8.75	108%	$46,244	$54,278	117%	$373	$475	127%	Year to date
Group 6—Month	$ 2,763	$ 2,876	104%	$ 351,800	$ 360,755	103%	9,502	8,825	93%	$ 7.85	$ 7.97	102%	$37,024	$40,879	110%	$291	$326	112%	Group 6—Mor th
Year to date	$ 13,985	$ 15,936	114%	$ 1,634,883	$ 1,862,670	114%	46,550	46,221	99%	$ 8.55	$ 8.56	100%	$35,121	$40,299	115%	$300	$345	115%	Year to date

23 Combination Companies and Departments

Excluding weekly premium ordinary

Total group																			**Total group**
Month	$ 62,941	$ 75,020	119%	$ 4,222,181	$ 5,334,518	126%	311,831	315,521	101%	$14.91	$14.06	94%	$13,540	$16,907	125%	$202	$238	118%	**Month**
Year to date	$ 296,518	$ 364,039	123%	$ 19,764,069	$ 25,462,788	129%	1,459,344	1,573,180	108%	$15.00	$14.30	95%	$13,543	$16,186	120%	$203	$231	114%	**Year to date**
Group 7—Month	$ 29,010	$ 37,095	128%	$ 2,080,046	$ 2,626,436	126%	93,234	109,979	118%	$13.95	$14.12	101%	$22,310	$23,881	107%	$311	$337	108%	Group 7—Month
Year to date	$ 142,851	$ 176,631	124%	$ 10,206,140	$ 12,580,484	123%	473,575	544,196	115%	$14.00	$14.04	100%	$21,551	$23,118	107%	$302	$325	108%	Year to date
Group 8—Month	$ 14,919	$ 17,415	117%	$ 956,709	$ 1,239,725	130%	90,304	84,987	94%	$15.59	$14.05	90%	$10,594	$14,587	138%	$165	$205	124%	Group 8—Month
Year to date	$ 72,244	$ 91,132	126%	$ 4,541,319	$ 6,237,324	137%	424,399	445,253	105%	$15.91	$14.61	92%	$10,701	$14,008	131%	$170	$205	121%	Year to date
Group 9—Month	$ 19,012	$ 20,510	108%	$ 1,185,426	$ 1,468,357	124%	128,293	120,555	94%	$16.04	$13.97	87%	$ 9,240	$12,180	132%	$148	$170	115%	Group 9—Month
Year to date	$ 81,423	$ 96,276	118%	$ 5,016,610	$ 6,644,980	132%	561,370	583,731	104%	$16.23	$14.49	89%	$ 8,936	$11,384	127%	$145	$165	114%	Year to date

Weekly premium ordinary

Month	$ 2,556	$ 2,863	112%	$ 62,230	$ 66,045	106%	24,649	25,478	103%	$41.07	$43.35	106%	$ 2,525	$ 2,592	103%	$104	$112	108%	**Month**
Year to date	$ 13,825	$ 14,340	104%	$ 284,850	$ 317,613	112%	123,968	131,227	106%	$48.53	$45.15	93%	$ 2,298	$ 2,420	105%	$112	$109	97%	**Year to date**

*One group 4 company was combined with its group 1 parent company, reducing the total number of contributors.

CANADA

Ordinary Sales Results of 38 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES		
	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982
January	$ 18,743	$ 21,425	114%	$ 2,312,963	2,877,334	124%	47,049	53,265	113%
February	24,215	27,505	114	3,085,487	3,647,354	118	65,896	71,265	108
March	26,771	30,035	112	3,408,602	3,947,191	116	69,573	75,440	108
April	25,830	26,491	103	3,327,980	3,560,525	107	68,046	68,743	101
May	25,218	28,586	113	3,189,180	3,943,274	124	66,691	73,905	111
June	28,416			3,566,299			74,686		
July	25,116			3,116,904			63,086		
August	23,147			2,940,579			56,700		
September	26,620			3,347,876			68,250		
October	29,801			3,853,850			79,400		
November	33,633			4,406,441			84,197		
December	32,754			4,234,850			75,384		
Year total	$320,264			$40,791,011			818,958		
Year to date	$120,777	$134,042	111%	$15,324,212	$17,975,678	117%	317,255	342,618	108%
Group 1—Month	$ 18,533	$ 20,885	113%	$ 2,213,131	$ 2,796,487	126%	50,652	55,085	109%
Year to date	$ 90,624	$ 97,378	107%	$10,837,615	$12,571,678	116%	239,611	253,277	106%
Group 2—Month	$ 4,806	$ 6,722	140%	$ 659,921	$ 962,782	146%	12,524	15,800	126%
Year to date	$ 24,100	$ 32,140	133%	$ 3,342,865	$ 4,533,665	136%	62,160	75,379	121%
Group 3—Month	$ 1,879	$ 979	52%	$ 316,128	$ 184,005	58%	3,515	3,020	86%
Year to date	$ 6,053	$ 4,524	75%	$ 1,143,732	$ 870,335	76%	15,484	13,962	90%

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982
January	$ 8 10	$ 7.45	92%	$49,161	$54,019	110%	$398	$402	101%
February	7.85	7.54	96	46,824	51,180	109	367	386	105
March	7.85	7.61	97	48,993	52,322	107	385	398	103
April	7.76	7.44	96	48,908	51,795	106	380	385	101
May	7.91	7.25	92	47,820	53,356	112	378	387	102
June	7.97			47,751			380		
July	8.06			49,407			398		
August	7.87			51,862			408		
September	7.95			49,053			390		
October	7.73			48,537			375		
November	7.63			52,335			399		
December	7.73			56,177			434		
Year total	$ 7.85			$49,808			$391		
Year to date	$ 7.88	$ 7.46	95%	$48,303	$52,466	109%	$381	$391	103%
Group 1—Month	$ 8.37	$ 7.47	89%	$43,693	$50,767	116%	$366	$379	104%
Year to date	$ 8.36	$ 7.75	93%	$45,230	$49,636	110%	$378	$384	102%
Group 2—Month	$ 7.28	$ 6.98	96%	$52,693	$60,936	116%	$384	$425	111%
Year to date	$ 7.21	$ 7.09	98%	$53,778	$60,145	112%	$388	$426	110%
Group 3—Month	$ 5.94	$ 5.32	90%	$89,937	$60,929	68%	$535	$324	61%
Year to date	$ 5.29	$ 5.20	98%	$73,865	$62,336	84%	$391	$324	83%

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June 1983

Monthly Survey of LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

Comparisons with Previous Year

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
All ordinary business	121%	121%	127%	129%	107%	111%
Ordinary companies and departments	122%	122%	128%	130%	113%	115%
Combination companies and departments	114%	121%	120%	127%	98%	106%
CANADA						
All ordinary business	117%	112%	126%	119%	109%	108%

This survey gives:

Ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, indexed increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The data include mass-marketed ordinary business.

The results are based on the experience of 145 companies operating in the United States and 38 companies operating in Canada. The United States contributors represent 63 percent of the 1981 United States ordinary volume, and 59 percent of the ordinary policies sold; the Canadian contributors represent 68 percent of the 1981 Canadian ordinary volume, and 72 percent of the policies. Since no industry data are available on total annualized new ordinary premiums, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1983. The in force categories and, in parentheses, the number of contributing companies or departments in each:

UNITED STATES

Ordinary companies or departments

Group 1—$14 billion or more (24)
Group 2—$7 billion to $14 billion (20)
Group 3—$4 billion to $7 billion (25)
Group 4—$2 billion to $4 billion (22)
Group 5—$1 billion to $2 billion (18)
Group 6—Less than $1 billion (24)

Combination companies or departments

Group 7—$25 billion or more (2)
Group 8—$8 billion to $25 billion (4)
Group 9—Less than $8 billion (17)

CANADA

Group 1—$4 billion or more (14)
Group 2—$1 billion to $4 billion (15)
Group 3—Less than $1 billion (9)

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UNITED STATES

Ordinary Sales Results of 145 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES			PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY			
	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982	
January	$ 250,977	$ 301,768	120%	$ 22,854,940	$ 30,960,538	135%	585,801	703,276	120%	$10.98	$ 9.75	89%	$39,015	$44,023	113%	$428	$429	100%	January
February	253,537	305,590	121	25,122,132	32,506,542	129	696,857	773,603	111	10.09	9.40	93	36,051	42,020	117	364	395	109	February
March	313,086	371,888	119	31,167,793	39,515,663	127	849,323	914,126	108	10.05	9.41	94	36,697	43,228	118	369	407	110	March
April	288,211	362,994	126	29,506,647	38,083,742	129	764,704	866,144	113	9.77	9.53	98	38,586	43,969	114	377	419	111	April
May	290,844	355,609	122	29,176,755	37,972,459	130	763,934	838,896	110	9.97	9.36	94	38,193	45,265	119	381	424	111	May
June	318,140	384,088	121	32,049,583	40,757,804	127	807,987	862,456	107	9.93	9.42	95	39,666	47,258	119	394	445	113	June
July	286,661			28,740,127			731,898			9.97			39,268			392			July
August	301,453			30,172,497			795,015			9.99			37,952			379			August
September	296,603			30,301,171			759,065			9.79			39,919			391			September
October	312,156			32,464,888			818,031			9.62			39,687			382			October
November	330,059			34,445,487			848,380			9.58			40,601			389			November
December	419,136			41,689,341			841,800			10.05			49,524			498			December
Year total	$3,660,863			$367,691,361			9,262,795			$ 9.96			$39,696			$395			Year total
Year to date	$1,714,795	$2,081,937	121%	$169,877,850	$219,796,748	129%	4,468,606	4,958,501	111%	$10.09	$ 9.47	94%	$38,016	$44,327	117%	$384	$420	109%	Year to date

122 Ordinary Companies and 11 Ordinary Departments of Combination Companies

Total group																			Total group
Month	$ 249,628	$ 305,434	122%	$ 27,448,124	$ 35,239,956	128%	461,012	519,728	113%	$ 9.09	$ 8.67	95%	$59,539	$67,805	114%	$541	$588	109%	Month
Year to date	$1,335,939	$1,624,903	122%	$145,227,472	$188,498,499	130%	2,538,319	2,911,366	115%	$ 9.20	$ 8.62	94%	$57,214	$64,746	113%	$526	$558	106%	Year to date
Group 1—Month	$ 162,077	$ 191,529	118%	$ 17,713,834	$ 22,801,088	129%	303,201	344,614	114%	$ 9.15	$ 8.40	92%	$58,423	$66,164	113%	$535	$556	104%	Group 1—Month
Year to date	$ 847,733	$1,024,399	121%	$ 92,977,482	$121,012,238	130%	1,646,320	1,909,027	116%	$ 9.12	$ 8.47	93%	$56,476	$63,389	112%	$515	$537	104%	Year to date
Group 2—Month	$ 39,987	$ 51,292	128%	$ 4,459,481	$ 5,834,740	131%	64,231	71,968	112%	$ 8.97	$ 8.79	98%	$69,429	$81,074	117%	$623	$713	114%	Group 2—Month
Year to date	$ 225,361	$ 268,590	119%	$ 23,304,925	$ 31,279,087	134%	355,767	410,203	115%	$ 9.67	$ 8.59	89%	$65,506	$76,253	116%	$633	$655	103%	Year to date
Group 3—Month	$ 26,514	$ 33,623	127%	$ 3,003,306	$ 3,545,992	118%	49,117	54,308	111%	$ 8.83	$ 9.48	107%	$61,146	$65,294	107%	$540	$619	115%	Group 3—Month
Year to date	$ 150,647	$ 182,564	121%	$ 16,808,385	$ 20,025,271	119%	292,135	316,604	108%	$ 8.96	$ 9.12	102%	$57,536	$63,250	110%	$516	$577	112%	Year to date
Group 4—Month	$ 12,751	$ 18,855	148%	$ 1,266,033	$ 1,871,991	148%	21,892	25,703	117%	$10.07	$10.07	100%	$57,831	$72,832	126%	$582	$734	126%	Group 4—Month
Year to date	$ 68,356	$ 86,780	127%	$ 6,823,380	$ 8,961,738	131%	117,175	129,324	110%	$10.02	$ 9.68	97%	$58,232	$69,297	119%	$583	$671	115%	Year to date
Group 5—Month	$ 5,444	$ 6,985	128%	$ 622,435	$ 812,875	131%	12,680	14,566	115%	$ 8.75	$ 8.59	98%	$49,088	$55,806	114%	$429	$480	112%	Group 5—Month
Year to date	$ 27,[illegible]	$ 43,484	161%	$ 3,295,382	$ 4,984,225	151%	70,481	91,418	130%	$ 8.19	$ 8.72	106%	$46,756	$54,521	117%	$383	$476	124%	Year to date
Group 6—Month	$ 2,855	$ 3,150	110%	$ 383,035	$ 373,270	97%	9,891	8,569	87%	$ 7.45	$ 8.44	113%	$38,726	$43,561	112%	$289	$368	127%	Group 6—Month
Year to date	$ 16,840	$ 19,086	113%	$ 2,017,918	$ 2,235,940	111%	56,441	54,790	97%	$ 8.35	$ 8.54	102%	$35,753	$40,809	114%	$298	$348	117%	Year to date

23 Combination Companies and Departments

Excluding weekly premium ordinary

Total group																			Total group
Month	$ 66,072	$ 75,633	114%	$ 4,545,071	$ 5,450,351	120%	323,586	315,754	98%	$14.54	$13.88	95%	$14,046	$17,261	123%	$204	$240	118%	Month
Year to date	$ 362,590	$ 439,672	121%	$ 24,309,140	$ 30,913,139	127%	1,782,930	1,888,934	106%	$14.92	$14.22	95%	$13,634	$16,365	120%	$203	$233	115%	Year to date
Group 7—Month	$ 31,085	$ 35,185	113%	$ 2,265,555	$ 2,525,062	111%	99,069	101,865	103%	$13.72	$13.93	102%	$22,868	$24,788	108%	$314	$345	110%	Group 7—Month
Year to date	$ 173,936	$ 211,816	122%	$ 12,471,695	$ 15,105,546	121%	572,644	646,061	113%	$13.95	$14.02	101%	$21,779	$23,381	107%	$304	$328	108%	Year to date
Group 8—Month	$ 16,425	$ 20,204	123%	$ 1,081,778	$ 1,411,231	130%	99,268	98,184	99%	$15.18	$14.32	94%	$10,898	$14,373	132%	$165	$206	125%	Group 8—Month
Year to date	$ 88,669	$ 111,336	126%	$ 5,623,097	$ 7,648,555	136%	523,667	543,437	104%	$15.77	$14.56	92%	$10,738	$14,074	131%	$169	$205	121%	Year to date
Group 9—Month	$ 18,562	$ 20,244	109%	$ 1,197,738	$ 1,514,058	126%	125,249	115,705	92%	$15.50	$13.37	86%	$ 9,563	$13,086	137%	$148	$175	118%	Group 9—Month
Year to date	$ 99,985	$ 116,520	117%	$ 6,214,348	$ 8,159,038	131%	686,619	699,436	102%	$16.09	$14.28	89%	$ 9,051	$11,665	129%	$146	$167	114%	Year to date

Weekly premium ordinary

Month	$ 2,440	$ 3,021	124%	$ 56,388	$ 67,497	120%	23,389	26,974	115%	$43.27	$44.76	103%	$ 2,411	$ 2,502	104%	$104	$112	108%	Month
Year to date	$ 16,265	$ 17,361	107%	$ 341,238	$ 385,110	113%	147,357	158,201	107%	$47.66	$45.08	95%	$ 2,316	$ 2,434	105%	$110	$110	100%	Year to date

CANADA

Ordinary Sales Results of 38 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES		
	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982
January	$ 18,743	$ 21,425	114%	$ 2,312,963	$ 2,877,334	124%	47,049	53,265	113%
February	24,215	27,505	114	3,085,487	3,647,354	118	65,896	71,265	108
March	26,771	30,035	112	3,408,602	3,947,191	116	69,573	75,440	108
April	25,830	26,491	103	3,327,980	3,560,525	107	68,046	68,743	101
May	25,218	28,586	113	3,189,180	3,943,274	124	66,691	73,905	111
June	28,416	33,205	117	3,566,299	4,494,191	126	74,686	81,532	109
July	25,116			3,116,904			63,086		
August	23,147			2,940,579			56,700		
September	26,620			3,347,876			68,250		
October	29,801			3,853,850			79,400		
November	33,633			4,406,441			84,197		
December	32,754			4,234,850			75,384		
Year total	$320,264			$40,791,011			818,958		
Year to date	$149,193	$167,247	112%	$18,890,511	$22,469,869	119%	391,941	424,150	108%
Group 1—Month	$ 20,952	$ 24,062	115%	$ 2,539,641	$ 3,135,125	123%	56,488	60,110	106%
Year to date	$111,576	$121,440	109%	$13,377,256	$15,706,803	117%	296,099	313,387	106%
Group 2—Month	$ 6,106	$ 8,056	132%	$ 783,766	$ 1,154,238	147%	14,617	18,128	124%
Year to date	$ 30,206	$ 40,196	133%	$ 4,126,631	$ 5,687,903	138%	76,777	93,507	122%
Group 3—Month	$ 1,358	$ 1,087	80%	$ 242,892	$ 204,828	84%	3,581	3,294	92%
Year to date	$ 7,411	$ 5,611	76%	$ 1,386,624	$ 1,075,163	78%	19,065	17,256	91%

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982
January	$ 8.10	$ 7.45	92%	$49,161	$54,019	110%	$398	$402	101%
February	7.85	7.54	96	46,824	51,180	109	367	386	105
March	7.85	7.61	97	48,993	52,322	107	385	398	103
April	7.76	7.44	96	48,908	51,795	106	380	385	101
May	7.91	7.25	92	47,820	53,356	112	378	387	102
June	7.97	7.39	93	47,751	55,122	115	380	407	107
July	8.06			49,407			398		
August	7.87			51,862			408		
September	7.95			49,053			390		
October	7.73			48,537			375		
November	7.63			52,335			399		
December	7.73			56,177			434		
Year total	$ 7.85			$49,808			$391		
Year to date	$ 7.90	$ 7.44	94%	$48,197	$52,976	110%	$381	$394	103%
Group 1—Month	$ 8.25	$ 7.67	93%	$44,959	$52,156	116%	$371	$400	108%
Year to date	$ 8.34	$ 7.73	93%	$45,178	$50,120	111%	$377	$388	103%
Group 2—Month	$ 7.79	$ 6.98	90%	$53,620	$63,672	119%	$418	$444	106%
Year to date	$ 7.32	$ 7.07	97%	$53,748	$60,829	113%	$393	$430	109%
Group 3—Month	$ 5.59	$ 5.31	95%	$67,828	$62,182	92%	$379	$330	87%
Year to date	$ 5.34	$ 5.22	98%	$72,731	$62,307	86%	$389	$325	84%

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July 1983

Monthly Survey of LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

Comparisons with Previous Year

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
All ordinary business	117%	121%	122%	128%	102%	110%
Ordinary companies and departments	120%	121%	124%	129%	110%	114%
Combination companies and departments	108%	119%	109%	124%	91%	104%
CANADA						
All ordinary business	109%	112%	115%	118%	105%	108%

This survey gives:

Ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

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The results are based on the experience of 145 companies operating in the United States and 38 companies operating in Canada. The United States contributors represent 63 percent of the 1981 United States ordinary volume, and 59 percent of the ordinary policies sold; the Canadian contributors represent 68 percent of the 1981 Canadian ordinary volume, and 72 percent of the policies. Since no industry data are available on total annualized new ordinary premiums, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

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Ordinary companies or departments

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Group 3—$4 billion to $7 billion (25)
Group 4—$2 billion to $4 billion (22)
Group 5—$1 billion to $2 billion (18)
Group 6—Less than $1 billion (24)

Combination companies or departments

Group 7—$25 billion or more (2)
Group 8—$8 billion to $25 billion (4)
Group 9—Less than $8 billion (17)

CANADA

Group 1—$4 billion or more (14)
Group 2—$1 billion to $4 billion (15)
Group 3—Less than $1 billion (9)

LIMRA INTERNATIONAL

Profit from our research.

UNITED STATES

Ordinary Sales Results of 145 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES			PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY			
	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982	
January	$ 250,977	$ 301,768	120%	$ 22,854,940	$ 30,960,538	135%	585,801	703,276	120%	$10.98	$ 9.75	89%	$39,015	$44,023	113%	$428	$429	100%	January
February	253,537	305,590	121	25,122,132	32,506,542	129	696,857	773,603	111	10.09	9.40	93	36,051	42,020	117	364	395	109	February
March	313,086	371,888	119	31,167,793	39,515,663	127	849,323	914,126	108	10.05	9.41	94	36,697	43,228	118	369	407	110	March
April	288,211	362,994	126	29,506,647	38,083,742	129	764,704	866,144	113	9.77	9.53	98	38,586	43,969	114	377	419	111	April
May	290,844	355,609	122	29,176,755	37,972,459	130	763,934	838,896	110	9.97	9.36	94	38,193	45,265	119	381	424	111	May
June	318,140	384,088	121	32,049,583	40,757,804	127	807,987	862,456	107	9.93	9.42	95	39,666	47,258	119	394	445	113	June
July	286,661	335,876	117	28,740,127	35,028,671	122	731,898	745,900	102	9.97	9.59	96	39,268	46,962	120	392	450	115	July
August	301,453			30,172,497			795,015			9.99			37,952			379			August
September	296,603			30,301,171			759,065			9.79			39,919			391			September
October	312,156			32,464,888			818,031			9.62			39,687			382			October
November	330,059			34,445,487			848,380			9.58			40,601			389			November
December	419,136			41,689,341			841,800			10.05			49,524			498			December
Year total	$3,660,863			$367,691,361			9,262,795			$ 9.96			$39,696			$395			**Year total**
Year to date	$2,001,456	$2,417,813	121%	$198,617,977	$254,825,419	128%	5,200,504	5,704,401	110%	$10.08	$ 9.49	94%	$38,192	$44,672	117%	$385	$424	110%	**Year to date**

122 Ordinary Companies and 11 Ordinary Departments of Combination Companies

Total group																			**Total group**
Month	$ 222,894	$ 266,704	120%	$ 24,327,861	$ 30,236,793	124%	410,569	450,281	110%	$ 9.16	$ 8.82	96%	$59,254	$67,151	113%	$543	$592	109%	**Month**
Year to date	$1,558,833	$1,891,607	121%	$169,555,333	$218,735,292	129%	2,948,888	3,361,647	114%	$ 9.19	$ 8.65	94%	$57,498	$65,068	113%	$529	$563	106%	**Year to date**
Group 1—Month	$ 139,187	$ 164,206	118%	$ 15,310,113	$ 19,252,675	126%	269,265	291,121	108%	$ 9.09	$ 8.53	94%	$56,859	$66,133	116%	$517	$564	109%	Group 1—Month
Year to date	$ 986,920	$1,188,605	120%	$108,287,595	$140,264,913	130%	1,915,585	2,200,148	115%	$ 9.11	$ 8.47	93%	$56,530	$63,752	113%	$515	$540	105%	Year to date
Group 2—Month	$ 41,366	$ 48,671	118%	$ 4,289,563	$ 5,208,026	121%	58,795	64,962	110%	$ 9.64	$ 9.35	97%	$72,958	$80,170	110%	$704	$749	106%	Group 2—Month
Year to date	$ 266,727	$ 317,261	119%	$ 27,594,488	$ 36,487,113	132%	414,562	475,165	115%	$ 9.67	$ 8.70	90%	$66,563	$76,788	115%	$643	$668	104%	Year to date
Group 3—Month	$ 24,479	$ 30,529	125%	$ 2,740,658	$ 3,170,350	116%	45,419	48,582	107%	$ 8.93	$ 9.63	108%	$60,342	$65,258	108%	$539	$628	117%	Group 3—Month
Year to date	$ 175,126	$ 213,093	122%	$ 19,549,043	$ 23,195,621	119%	337,554	365,186	108%	$ 8.96	$ 9.19	103%	$57,914	$63,517	110%	$519	$584	113%	Year to date
Group 4—Month	$ 11,000	$ 14,186	129%	$ 1,114,348	$ 1,516,438	136%	18,503	21,300	115%	$ 9.87	$ 9.35	95%	$60,225	$71,194	118%	$594	$666	112%	Group 4—Month
Year to date	$ 79,356	$ 100,966	127%	$ 7,937,728	$ 10,478,176	132%	135,678	150,624	111%	$10.00	$ 9.64	96%	$58,504	$69,565	119%	$585	$670	115%	Year to date
Group 5—Month	$ 4,681	$ 6,469	138%	$ 568,214	$ 763,420	134%	11,347	15,524	137%	$ 8.24	$ 8.47	103%	$50,076	$49,177	98%	$413	$417	101%	Group 5—Month
Year to date	$ 31,683	$ 49,953	158%	$ 3,863,596	$ 5,747,645	149%	81,828	106,942	131%	$ 8.20	$ 8.69	106%	$47,216	$53,745	114%	$387	$467	121%	Year to date
Group 6—Month	$ 2,181	$ 2,643	121%	$ 304,965	$ 325,884	107%	7,240	8,792	121%	$ 7.15	$ 8.11	113%	$42,122	$37,066	88%	$301	$301	100%	Group 6—Month
Year to date	$ 19,021	$ 21,729	114%	$ 2,322,883	$ 2,561,824	110%	63,681	63,582	100%	$ 8.19	$ 8.48	104%	$36,477	$40,292	110%	$299	$342	114%	Year to date

23 Combination Companies and Departments

Excluding weekly premium ordinary

Total group																			**Total group**
Month	$ 61,718	$ 66,789	108%	$ 4,364,393	$ 4,738,131	109%	301,865	274,100	91%	$14.14	$14.10	100%	$14,458	$17,286	120%	$204	$244	120%	**Month**
Year to date	$ 424,308	$ 506,461	119%	$ 28,673,533	$ 35,651,270	124%	2,084,795	2,163,034	104%	$14.80	$14.21	96%	$13,754	$16,482	120%	$204	$234	115%	**Year to date**
Group 7—Month	$ 31,158	$ 33,020	106%	$ 2,305,771	$ 2,365,173	103%	97,785	95,284	97%	$13.51	$13.96	103%	$23,580	$24,822	105%	$319	$347	109%	Group 7—Month
Year to date	$ 205,094	$ 244,836	119%	$ 14,777,466	$ 17,470,719	118%	670,429	741,345	111%	$13.88	$14.01	101%	$22,042	$23,566	107%	$306	$330	108%	Year to date
Group 8—Month	$ 14,860	$ 15,579	105%	$ 1,039,940	$ 1,107,397	106%	99,362	76,061	77%	$14.29	$14.07	98%	$10,466	$14,559	139%	$150	$205	137%	Group 8—Month
Year to date	$ 103,529	$ 126,915	123%	$ 6,663,037	$ 8,755,952	131%	623,029	619,498	99%	$15.54	$14.49	93%	$10,695	$14,134	132%	$166	$205	123%	Year to date
Group 9—Month	$ 15,700	$ 18,190	116%	$ 1,018,682	$ 1,265,561	124%	104,718	102,755	98%	$15.41	$14.37	93%	$ 9,728	$12,316	127%	$150	$177	118%	Group 9—Month
Year to date	$ 115,685	$ 134,710	116%	$ 7,233,030	$ 9,424,599	130%	791,337	802,191	101%	$15.99	$14.29	89%	$ 9,140	$11,749	129%	$146	$168	115%	Year to date

Weekly premium ordinary

Month	$ 2,048	$ 2,383	116%	$ 47,873	$ 53,747	112%	19,464	21,519	111%	$42.78	$44.34	104%	$ 2,460	$ 2,498	102%	$105	$111	106%	**Month**
Year to date	$ 18,313	$ 19,744	108%	$ 389,111	$ 438,857	113%	166,821	179,720	108%	$47.06	$44.99	96%	$ 2,333	$ 2,442	105%	$110	$110	100%	**Year to date**

CANADA

Ordinary Sales Results of 38 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES		
	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982
January	$ 18,743	$ 21,425	114%	$ 2,312,963	$ 2,877,334	124%	47,049	53,265	113%
February	24,215	27,505	114	3,085,487	3,647,354	118	65,896	71,265	108
March	26,771	30,035	112	3,408,602	3,947,191	116	69,573	75,440	108
April	25,830	26,491	103	3,327,980	3,560,525	107	68,046	68,743	101
May	25,218	28,586	113	3,189,180	3,943,274	124	66,691	73,905	111
June	28,416	33,205	117	3,566,299	4,494,191	126	74,686	81,532	109
July	25,116	27,480	109	3,116,904	3,590,418	115	63,086	66,413	105
August	23,147			2,940,579			56,700		
September	26,620			3,347,876			68,250		
October	29,801			3,853,850			79,400		
November	33,633			4,406,441			84,197		
December	32,754			4,234,850			75,384		
Year total	$320,264			$40,791,011			818,958		
Year to date	$174,309	$194,727	112%	$22,007,415	$26,060,287	118%	455,027	490,563	108%
Group 1—Month	$ 18,659	$ 19,759	106%	$ 2,197,335	$ 2,491,014	113%	47,442	48,483	102%
Year to date	$130,235	$141,199	108%	$15,574,591	$18,197,817	117%	343,541	361,870	105%
Group 2—Month	$ 5,194	$ 6,802	131%	$ 733,628	$ 924,546	126%	12,813	15,067	118%
Year to date	$ 35,400	$ 46,998	133%	$ 4,860,259	$ 6,612,449	136%	89,590	108,574	121%
Group 3—Month	$ 1,263	$ 919	73%	$ 185,941	$ 174,858	94%	2,831	2,863	101%
Year to date	$ 8,674	$ 6,530	75%	$ 1,572,565	$ 1,250,021	79%	21,896	20,119	92%

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982
January	$ 8.10	$ 7.45	92%	$49,161	$54,019	110%	$398	$402	101%
February	7.85	7.54	96	46,824	51,180	109	367	386	105
March	7.85	7.61	97	48,993	52,322	107	385	398	103
April	7.76	7.44	96	48,908	51,795	106	380	385	101
May	7.91	7.25	92	47,820	53,356	112	378	387	102
June	7.97	7.39	93	47,751	55,122	115	380	407	107
July	8.06	7.65	95	49,407	54,062	109	398	414	104
August	7.87			51,862			408		
September	7.95			49,053			390		
October	7.73			48,537			375		
November	7.63			52,335			399		
December	7.73			56,177			434		
Year total	$ 7.85			$49,808			$391		
Year to date	$ 7.92	$ 7.47	94%	$48,365	$53,123	110%	$383	$397	104%
Group 1—Month	$ 8.49	$ 7.93	93%	$46,316	$51,379	111%	$393	$408	104%
Year to date	$ 8.36	$ 7.76	93%	$45,335	$50,288	111%	$379	$390	103%
Group 2—Month	$ 7.08	$ 7.36	104%	$57,257	$61,362	107%	$405	$451	111%
Year to date	$ 7.28	$ 7.11	98%	$54,250	$60,903	112%	$395	$433	110%
Group 3—Month	$ 6.79	$ 5.26	77%	$65,680	$61,075	93%	$446	$321	72%
Year to date	$ 5.52	$ 5.22	95%	$71,820	$62,131	87%	$396	$325	82%

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Monthly Survey of

LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

Comparisons with Previous Year

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
All ordinary business	121%	121%	127%	128%	102%	109%
Ordinary companies and departments	124%	122%	130%	129%	111%	114%
Combination companies and departments	110%	118%	114%	123%	91%	102%
CANADA						
All ordinary business	116%	112%	117%	118%	110%	108%

This survey gives:

Ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, indexed increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The data include mass-marketed ordinary business.

The results are based on the experience of 145 companies operating in the United States and 38 companies operating in Canada. The United States contributors represent 63 percent of the 1981 United States ordinary volume, and 59 percent of the ordinary policies sold; the Canadian contributors represent 68 percent of the 1981 Canadian ordinary volume, and 72 percent of the policies. Since no industry data are available on total annualized new ordinary premiums, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1983. The in force categories and, in parentheses, the number of contributing companies or departments in each:

UNITED STATES

Ordinary companies or departments

Group 1—$14 billion or more (24)
Group 2—$7 billion to $14 billion (20)
Group 3—$4 billion to $7 billion (25)
Group 4—$2 billion to $4 billion (22)
Group 5—$1 billion to $2 billion (18)
Group 6—Less than $1 billion (24)

Combination companies or departments

Group 7—$25 billion or more (2)
Group 8—$8 billion to $25 billion (4)
Group 9—Less than $8 billion (17)

CANADA

Group 1—$4 billion or more (14)
Group 2—$1 billion to $4 billion (15)
Group 3—Less than $1 billion (9)

LIMRA INTERNATIONAL

Profit from our research.

Ordinary Sales Results of 145 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES			PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY			
	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982	
January	$ 250,977	$ 301,768	120%	$ 22,854,940	$ 30,960,538	135%	585,801	703,276	120%	$10.98	$ 9.75	89%	$39,015	$44,023	113%	$428	$429	100%	January
February	253,537	305,590	121	25,122,132	32,506,542	129	696,857	773,603	111	10.09	9.40	93	36,051	42,020	117	364	395	109	February
March	313,086	371,888	119	31,167,793	39,515,663	127	849,323	914,126	108	10.05	9.41	94	36,697	43,228	118	369	407	110	March
April	288,211	362,994	126	29,506,647	38,083,742	129	764,704	866,144	113	9.77	9.53	98	38,586	43,969	114	377	419	111	April
May	290,844	355,609	122	29,176,755	37,972,459	130	763,934	838,896	110	9.97	9.36	94	38,193	45,265	119	381	424	111	May
June	318,140	384,088	121	32,049,583	40,757,804	127	807,987	862,456	107	9.93	9.42	95	39,666	47,258	119	394	445	113	June
July	286,661	335,876	117	28,740,127	35,028,671	122	731,898	745,900	102	9.97	9.59	96	39,268	46,962	120	392	450	115	July
August	301,453	364,851	121	30,172,497	38,369,254	127	795,015	814,852	102	9.99	9.51	95	37,952	47,087	124	379	448	118	August
September	296,603			30,301,171			759,065			9.79			39,919			391			September
October	312,156			32,464,888			818,031			9.62			39,687			382			October
November	330,059			34,445,487			848,380			9.58			40,601			389			November
December	419,136			41,689,341			841,800			10.05			49,524			498			December
Year total	$3,660,863			$367,691,361			9,262,795			$ 9.96			$39,696			$395			**Year total**
Year to date	$2,302,909	$2,782,664	121%	$228,790,474	$293,194,673	128%	5,995,519	6,519,253	109%	$10.07	$ 9.49	94%	$38,160	$44,974	118%	$384	$427	111%	**Year to date**

122 Ordinary Companies and 11 Ordinary Departments of Combination Companies

Total group																			**Total group**
Month	$ 231,585	$ 287,729	124%	$ 25,430,837	$ 32,956,834	130%	441,691	489,535	111%	$ 9.11	$ 8.73	96%	$57,576	$67,323	117%	$524	$588	112%	**Month**
Year to date	$1,790,418	$2,179,336	122%	$194,986,170	$251,692,126	129%	3,390,579	3,851,182	114%	$ 9.18	$ 8.66	94%	$57,508	$65,355	114%	$528	$566	107%	**Year to date**
Group 1—Month	$ 145,876	$ 177,962	122%	$ 16,032,780	$ 21,039,930	131%	292,421	316,482	108%	$ 9.10	$ 8.46	93%	$54,828	$66,481	121%	$499	$562	113%	Group 1—Month
Year to date	$1,132,796	$1,366,567	121%	$124,320,375	$161,304,843	130%	2,208,006	2,516,630	114%	$ 9.11	$ 8.47	93%	$56,304	$64,096	114%	$513	$543	106%	Year to date
Group 2—Month	$ 42,468	$ 48,700	115%	$ 4,486,396	$ 5,406,935	121%	63,356	70,753	112%	$ 9.47	$ 9.01	95%	$70,812	$76,420	108%	$670	$688	103%	Group 2—Month
Year to date	$ 309,195	$ 365,961	118%	$ 32,080,884	$ 41,894,048	131%	477,918	545,918	114%	$ 9.64	$ 8.74	91%	$67,126	$76,741	114%	$647	$670	104%	Year to date
Group 3—Month	$ 24,749	$ 32,145	130%	$ 2,800,654	$ 3,352,032	120%	45,489	49,711	109%	$ 8.84	$ 9.59	108%	$61,568	$67,430	110%	$544	$647	119%	Group 3—Month
Year to date	$ 199,875	$ 245,238	123%	$ 22,349,697	$ 26,547 653	119%	383,043	414,897	108%	$ 8.94	$ 9.24	103%	$58,348	$63,986	110%	$522	$591	113%	Year to date
Group 4—Month	$ 11,427	$ 17,678	155%	$ 1,172,288	$ 1,789,028	153%	19,345	23,630	122%	$ 9.75	$ 9.88	101%	$60,599	$75,710	125%	$591	$748	127%	Group 4—Month
Year to date	$ 90,783	$ 118,644	131%	$ 9,110,016	$ 12,267,204	135%	155,023	174,254	112%	$ 9.97	$ 9.67	97%	$58,766	$70,398	120%	$586	$681	116%	Year to date
Group 5—Month	$ 4,457	$ 7,604	171%	$ 592,143	$ 950,771	161%	12,357	18,336	148%	$ 7.53	$ 8.00	106%	$47,920	$51,853	108%	$361	$415	115%	Group 5—Month
Year to date	$ 36,140	$ 57,557	159%	$ 4,455,739	$ 6,698,416	150%	94,185	125,278	133%	$ 8.11	$ 8.59	106%	$47,308	$53,468	113%	$384	$459	120%	Year to date
Group 6—Month	$ 2,608	$ 3,640	140%	$ 346,576	$ 418,138	121%	8,723	10,623	122%	$ 7.53	$ 8.71	116%	$39,731	$39,362	99%	$299	$343	115%	Group 6—Month
Year to date	$ 21,629	$ 25,369	117%	$ 2,669,459	$ 2,979,962	112%	72,404	74,205	102%	$ 8.10	$ 8.51	105%	$36,869	$40,159	109%	$299	$342	114%	Year to date

23 Combination Companies and Departments

Excluding weekly premium ordinary

Total group																			**Total group**
Month	$ 67,505	$ 74,472	110%	$ 4,684,807	$ 5,351,920	114%	330,555	300,702	91%	$14.41	$13.92	97%	$14,173	$17,798	126%	$204	$248	122%	**Month**
Year to date	$ 491,813	$ 580,933	118%	$ 33,358,340	$ 41,003,190	123%	2,415,350	2,463,736	102%	$14.74	$14.17	96%	$13,811	$16,643	121%	$204	$236	116%	**Year to date**
Group 7—Month	$ 30,433	$ 36,668	120%	$ 2,269,543	$ 2,652,576	117%	98,238	107,418	109%	$13.41	$13.82	103%	$23,102	$24,694	107%	$310	$341	110%	Group 7—Month
Year to date	$ 235,527	$ 281,504	120%	$ 17,047.009	$ 20,123,295	118%	768,667	848,763	110%	$13.82	$13.99	101%	$22,177	$23,709	107%	$306	$332	108%	Year to date
Group 8—Month	$ 17,208	$ 17,880	104%	$ 1,148,448	$ 1,255,562	109%	102,500	82,847	81%	$14.98	$14.24	95%	$11,204	$15,155	135%	$168	$216	129%	Group 8—Month
Year to date	$ 120,737	$ 144,795	120%	$ 7,811,485	$ 10,011,514	128%	725,529	702,345	97%	$15.46	$14.46	94%	$10,767	$14,254	132%	$166	$206	124%	Year to date
Group 9—Month	$ 19,864	$ 19,924	100%	$ 1,266,816	$ 1,443,782	114%	129,817	110,437	85%	$15.68	$13.80	88%	$ 9,758	$13,073	134%	$153	$180	118%	Group 9—Month
Year to date	$ 135,549	$ 154,634	114%	$ 8,499,846	$ 10,868,381	128%	921,154	912,628	99%	$15.95	$14.23	89%	$ 9,227	$11,909	129%	$147	$169	115%	Year to date

Weekly premium ordinary

Month	$ 2,364	$ 2,650	112%	$ 56,853	$ 60,500	106%	22,769	24,615	108%	$41.58	$43.80	105%	$ 2,497	$ 2,458	98%	$104	$108	104%	**Month**
Year to date	$ 20,677	$ 22,394	108%	$ 445,964	$ 499,357	112%	189,590	204,335	108%	$46.36	$44.85	97%	$ 2,352	$ 2,444	104%	$109	$110	101%	**Year to date**

CANADA

Ordinary Sales Results of 38 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES		
	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982
January	$ 18,743	$ 21,425	114%	$ 2,312,963	$ 2,877,334	124%	47,049	53,265	113%
February	24,215	27,505	114	3,085,487	3,647,354	118	65,896	71,265	108
March	26,771	30,035	112	3,408,602	3,947,191	116	69,573	75,440	108
April	25,830	26,491	103	3,327,980	3,560,525	107	68,046	68,743	101
May	25,218	28,586	113	3,189,180	3,943,274	124	66,691	73,905	111
June	28,416	33,205	117	3,566,299	4,494,191	126	74,686	81,532	109
July	25,116	27,480	109	3,116,904	3,590,418	115	63,086	66,413	105
August	23,147	26,855	116	2,940,579	3,435,951	117	56,700	62,270	110
September	26,620			3,347,876			68,250		
October	29,801			3,853,850			79,400		
November	33,633			4,406,441			84,197		
December	32,754			4,234,850			75,384		
Year total	$320,264			$40,791,011			818,958		
Year to date	$197,456	$221,582	112%	$24,947,994	$29,496,238	118%	511,727	552,833	108%
Group 1—Month	$ 16,698	$ 18,960	114%	$ 2,033,852	$ 2,319,104	114%	41,815	43,973	105%
Year to date	$146,933	$160,159	109%	$17,608,443	$20,516,921	117%	385,356	405,843	105%
Group 2—Month	$ 5,197	$ 6,969	134%	$ 718,825	$ 959,286	133%	12,418	15,530	125%
Year to date	$ 40,597	$ 53,967	133%	$ 5,579,084	$ 7,571,735	136%	102,008	124,104	122%
Group 3—Month	$ 1,252	$ 926	74%	$ 187,902	$ 157,561	84%	2,467	2,767	112%
Year to date	$ 9,926	$ 7,456	75%	$ 1,760,467	$ 1,407,582	80%	24,363	22,886	94%

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1982	1983	1983/1982	1982	1983	1983/1982	1982	1983	1983/1982
January	$ 8.10	$ 7.45	92%	$49,161	$54,019	110%	$398	$402	101%
February	7.85	7.54	96	46,824	51,180	109	367	386	105
March	7.85	7.61	97	48,993	52,322	107	385	398	103
April	7.76	7.44	96	48,908	51,795	106	380	385	101
May	7.91	7.25	92	47,820	53,356	112	378	387	102
June	7.97	7.39	93	47,751	55,122	115	380	407	107
July	8.06	7.65	95	49,407	54,062	109	398	414	104
August	7.87	7.82	99	51,862	55,178	106	408	431	106
September	7.95			49,053			390		
October	7.73			48,537			375		
November	7.63			52,335			399		
December	7.73			56,177			434		
Year total	$ 7.85			$49,808			$391		
Year to date	$ 7.91	$ 7.51	95%	$48,753	$53,355	109%	$386	$401	104%
Group 1—Month	$ 8.21	$ 8.18	100%	$48,639	$52,739	108%	$399	$431	108%
Year to date	$ 8.34	$ 7.81	94%	$45,694	$50,554	111%	$381	$395	104%
Group 2—Month	$ 7.23	$ 7.26	100%	$57,886	$61,770	107%	$419	$449	107%
Year to date	$ 7.28	$ 7.13	98%	$54,693	$61,011	112%	$398	$435	109%
Group 3—Month	$ 6.66	$ 5.88	88%	$76,166	$56,943	75%	$507	$335	66%
Year to date	$ 5.64	$ 5.30	94%	$72,260	$61,504	85%	$407	$326	80%

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